State of the Urban Poor Report 2015

Gender and Urban Poverty

सत्यमेव जयते
Government of India

Ministry of Housing and Urban Poverty Alleviation

State of the Urban Poor Report 2015

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सत्यमेव जयते
Government of India

Foreword

Urbanization is one of the most powerful emerging realities of the late twentieth and early twenty-first centuries. Fifty-four per cent of the world's population lives in urban areas and the prognosis is that over the next thirty years, virtually all of the population growth in both developing and developed countries will take place in urban areas. This urbanization, driven by the globalization and liberalization of the world economy, as well as by the ongoing economic and social changes within countries is transforming the face of the habitat. As cities, especially in the developing countries, acquire additional demographic and economic importance, they will present opportunities and challenges of immense proportions. Cities in most countries are the centres of economic growth, exemplifying hopes of social and economic advancement; they also concentrate, somewhat paradoxically, poverty and environmental degeneration. In a number of cities of Africa, Asia, and Latin America, urban growth has been accompanied by increasing poverty in cities and towns and proliferation of unplanned, underserviced neighbourhoods with high concentration of urban people.

The *State of the Urban Poor Report 2015* is concerned with the gender dimensions of urban poverty which, urban poverty specialists have called, and rightly so, the feminization of poverty. This phenomenon which cuts across countries is wide-ranging and is not restricted to income or consumption or shelter alone; it is witnessed in the urban labour market where women experience gender-linked disadvantage, including the wage gap, occupational sex segregation, and gender-based discrimination. It also shows in deprivations of various types, such as access to water and other essential services; it relates to vulnerabilities to which women are most exposed to. The chapters in this volume provide insights into why women stand over-represented among the urban poor; and what is distinctive about women's poverty compared to poverty experienced by male-headed households. The writings also focus on the current approaches that countries have put in place to stem this trend and to bring urban poor women into mainstream development. Urban settings, in my view, provide an important arena for reshaping gender relations. The process of urbanization can be suitably adjusted to empower poor women.

India is acutely aware of the opportunities that urbanization offers and the challenges that it represents. More recently, a series of initiatives have been directed, on the one hand to enhance city-level productivities for ensuring that India achieves a high growth rate and on the other hand, to make the process of urbanization inclusive and sustainable. The former initiative includes Smart Cities Mission and AMRUT while the latter comprises

Housing for All and the National Urban Livelihood Mission, both designed to reach out to the most vulnerable groups of urban population. The government is attempting to continuously upgrade the quality of its interventions, drawing both from own assessments undertaken from time to time as well as the experiences of other developing and developed countries. It has been our endeavour not to miss out on evidence-based good practices in this regard.

I would like to compliment the authors of the chapters as also those who have been associated with the preparation of the report. I hope this report, which is the third in the series, will be useful not just to the Ministry of Housing and Urban Poverty Alleviation but will also enhance gender sensitivity among other practitioners who are involved in the process of inclusive urbanization.

Naidu

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November 2015

Preface

The *State of the Urban Poor Report (SUPR) 2015*, like the first two reports in 2009 and 2013, seeks to examine the most important concerns regarding urban poverty in India. While the 2009 report was largely focused on capturing experiences of urban poverty within India, the 2013 report acknowledged problems and practices in India and some other countries that could be relevant in India's policy formation to achieve urban poverty reduction. Like other countries, in India urban policy is gaining in significance due to the rapid pace of urban growth. Different aspects of urbanization associated with poverty need immediate attention—be it sharp social divisions, or discrimination and inequalities urban poor women face, or issues related to financial exclusion of the urban poor—if cities are to become socially inclusive, prosperous, and healthy places.

The thematic focus of SUPR 2015 is gender and urban poverty. The report benefits from discussions at the 'International Conference on Gender and Urban Poverty' held in New Delhi in February 2015, where the papers included in this volume were presented and discussed by national and international experts and other key stakeholders. More than twenty presentations were made over two days. Leading international urban poverty and gender policy experts from different countries including India, the UK, the US, Australia, Canada, Japan, Malaysia, and Kenya presented their studies and shared experiences. Over two hundred participants attended the conference including representatives of different Indian state governments, national resource centres, non-profit organizations, and academia, alongside 20 distinguished local body officials from different Asian and African countries.

All the authors have articulated the fact that urban poor women across the globe are held back, as they carry a disproportionate burden of poverty in the urban spaces. Urban poor women struggle to access basic services and shelter, and the urban labour market—which is often fragmented along gender lines, with wage bias favouring occupations dominated by men. Furthermore, urban poor women face widespread gender-based violence. The report presents three types of chapters—those discussing concepts of gender discrimination and theoretical aspects, those discussing evidence on gender disparity, and those dealing with policy and programme responses to mitigate the issues.

The chapters integrated in SUPR 2015 can be valuable in sensitizing policymakers and implementation agencies to enable gender-sensitive city development in India, and will be noteworthy contributions to the literature on gender and urban poverty in India. Om Prakash Mathur is to be praised for efficiently leading the groundwork of this volume with appreciative support from the team of Support to National Policies for Urban Poverty Reduction programme.

The UK Department for International Development (DFID) is in the sixth year of its support to the Ministry of Housing and Urban Poverty Alleviation through its Support to National Policies for Urban Poverty Reduction programme. We are pleased to note that good progress is being made. It is a great privilege for DFID to have partnered with the Government of India in the preparation of this publication, and we hope it contributes to India's efforts in making its cities more gender sensitive and inclusive.

Ellen Wratten
Head of Office, DFID India
October 2015

Abbreviations

AHP	Affordable Housing Policy
AIR	All India Reporter
AMC	Ahmedabad Municipal Corporation
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
AU	African Union
BPO	Business Process Outsourcing
BSUP	Basic Services for the Urban Poor
CCT	Conditional Cash Transfer
CBO	Community-based Organization
CDO	Community Development Officer
CDP	City Development Plan
CDSI	Capacity Development and Social Infrastructure
CODI	Community Organization Development Institute
COHRE	Centre on Housing Rights and Evictions
CPTED	Crime Prevention through Environmental Design
CSA	Community Support Agency
CSR	Corporate Social Responsibility
CWLR	Consult for Women and Land Rights
DFID	Department for International Development
DOS	Department of Statistics
DU	Dwelling Unit
ECLAC	Economic Commission for Latin America and the Caribbean
EPW	Economic and Political Weekly
EWS	Economically Weaker Section
FLFP	Female Labour Force Participation
FWPR	Female Work Participation Rate
FYP	Five Year Plan

GAD	Gender and Development
GDP	Gross Domestic Product
GIDR	Gujarat Institute of Development Research
GMR	Global Monitoring Report
GOI	Government of India
GoMP	Government of Madhya Pradesh
GRB	Gender Responsive Budgeting
GRG	Gender Resource Gap
HIC	Habitat International Coalition
HLRN	Housing and Land Rights Network
HSAA	Hindu Succession (Amendment) Act, 2005
ICDS	Integrated Child Development Scheme
ICESCR	International Covenant on Economic, Social and Cultural Rights
IHT	Individual Household Toilet
ILO	International Labour Organization
IMF	International Monetary Fund
IPC	Indian Penal Code
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
LDC	Least Developed Country
LGBT	Lesbian, gay, bisexual, and transgendered
LIG	Low Income Group
MDG	Millennium Development Goal
METRAC	Metropolitan Toronto Action Committee on Violence Against Women and Children
MHDR	Malaysia Human Development Report
MHT	Mahila Housing Trust
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MP	Madhya Pradesh
MPCE	Monthly Per Capita Expenditure
MPMA	Madhya Pradesh Municipalities Act, 1961
MPMCA	Madhya Pradesh Municipal Corporation Act, 1956
MPUIIP	Madhya Pradesh Urban Infrastructure Investment Programme
MPUSP	Madhya Pradesh Urban Services for the Poor Programme
NCRB	National Crime Record Bureau
NEP	New Economic Policy
NGO	Non-governmental Organization
NHHP	National Housing and Habitat Policy
NID	National Institute of Design
NIOH	National Institute of Occupational Health
NMEW	National Mission for Empowerment of Women
NSDF	National Slum Dwellers Federation
NSSO	National Sample Survey Office
NUHHP	National Urban Housing and Habitat Policy
NUHM	National Urban Health Mission
NULM	National Urban Livelihood Mission
NURHP	National Urban Rental Housing Policy
NYK	Nehru Yuvak Kendra
OECD	Organisation for Economic Co-operation and Development

PAHO	Pan American Health Organization
PHP	People's Housing Process
POCSO	Protection of Children from Sexual Offence Act
PREZEIS	Plan for the Regularization and Urbanization of Special Zones of Social Interest
PRSP	Poverty Reduction Strategy Programme
PPP	Public–Private Partnership
RAY	Rajiv Awas Yojana
RRY	Rajiv Rinn Yojana
SAFP	Sathi All for Partnerships
SAHP	State Affordable Housing Policies
SC	Supreme Court of India
SCHIP	State Children's Health Insurance Programme
SDG	Sustainable Development Goal
SEWA	Self Employed Women's Association
SFCP	Slum Free City Plan
SFCPoA	Slum Free City Plan of Action
SHG	Self-help Group
SJSRY	Swarna Jayanti Sahari Rojgar Yojana
SPARC	Society for the Promotion of Area Resource Centres
SPID	Spatial and Physical Infrastructure Development
UCDO	Urban Community Development Office
UDED	Urban Development and Environment Department
UIG	Urban Infrastructure and Governance
UN	United Nations
UNCESCR	United Nations Committee on Economic Social and Cultural Rights
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UN-Habitat	United Nations Human Settlements Programme
UNICEF	United Nations Children's Fund
UPA	Urban and Peri-urban Agriculture
USD	United States Dollar
VAW	Violence Against Women
WAD	Women and Development
WASH	Water and Sanitation for Health
WCD	Women, Culture, and Development
WID	Women in Development
WSHG	Women Self-help Group
WHO	World Health Organization
WPR	Work Participation Rate
WRZ	Women Resource Zones
WSA	Women's Safety Audits

Introduction

How Prepared Are We to Bridge the Gender Gap?

Om Prakash Mathur

The *State of the Urban Poor Report* 2015 is the outcome of an 'International Conference on Gender and Urban Poverty' held in New Delhi on 16–17 February 2015. It consists of 16 papers contributed by the higher officials of governments of the developing countries, urban poverty specialists, non-governmental bodies working on poverty issues across the globe, and representatives of bilateral and multilateral organizations.

The chapters in this volume provide important insights into why urban poor women stand at a disadvantage in terms of their abilities to access basic services and shelter, in the urban labour market which is often segmented along gender lines and why do they face discrimination in wages and compensation. Why is the burden of poverty higher for women? What factors underlie their marginalization? What constrains them from entering mainstream socio-economic development? Is it attributable, as some scholars contend, to the nature of urbanization that is unfolding itself in the developing countries? The benefits of urbanization the world over are distributed unequally between communities and across age–sex composition of population. Is it explained by the processes of planning which are said to be gender-neutral, with 'gender' not being an integral part of the planning framework? Several chapters point out that the disadvantages that characterize urban poor women are not decreasing indeed, the proposition that is advanced is that as urbanization picks up pace in sub-Saharan Africa and countries of Asia and poverty begins to urbanize, urban poor women are likely to face greater risks, discrimination, exploitation, and vulnerabilities.

The chapters are not restricted to only an analysis of the extent and nature of the disadvantage of urban poor women. Many chapters discuss the approaches and practices that are in place for providing support to them in order to neutralize the disadvantages they suffer from; several chapters provide a critique of the approaches. Clearly, there is admission of the fact that the benefits of urbanization will not trickle down to the urban poor women and direct interventions will be necessary to reach out to them. A few chapters cite examples of what has worked where for uplifting the urban poor women out of poverty. This introduction attempts to capture and highlight the key messages from the volume.

India's efforts in bringing women out of poverty are discussed in the opening chapter where Nandita Chatterjee looks at the gender dimensions of poverty in the overall context of urbanization that is taking place both globally and in India. Her chapter makes three seminal points. First of all, she distinguishes urban poverty from rural poverty, as the former is characterized by commodification, environmental hazards, and social fragmentation alluding to the complex nature of urban poverty. Second, the number of urban poor women exceeds the number of poor men, a phenomenon that is more acute in developing countries where women are deprived of skill set, choices, opportunities, and basic rights necessary for a dignified life. Third, there appears to exist a bias against female labour, as she points out the significant discrepancies that exist between genders in terms of credit, leisure time, quality of life, availability of health facilities, literacy, human development, and financial positioning. India's recent approach and strategies against poverty are designed to 'work with the most vulnerable sections of population'. Her chapter draws from the Government of India's twelfth Five Year Plan (2012–17) which dedicates a chapter to 'Women's Agency and Engendering of Development', and envisages strategies for enhancing asset ownership of women, social mobilization, skill development, and women's financial involvement.

Nandita Chatterjee refers to the Indian government's National Housing and Habitat Policy (NHHP), 2007, which emphasizes the needs of slum dwellers, street vendors, informal sector workers along with other marginal groups in relation to housing and access to services. This policy, according to the author, aims at addressing the needs of the vulnerable groups towards secure and safe housing including female-headed households, single women, working women, and women in difficult circumstances. The NHHP recognizes the importance of involving women at all levels of decision-making and calls for participation in the formulation and implementation of housing policies and programmes. Her chapter also draws attention to a recent initiative 'Housing for All by 2022' that focuses on slum redevelopment using land as resource; credit-linked subsidy scheme; Affordable Housing in Partnership (AHP) scheme, and beneficiary-led individual house construction. The National Urban Livelihood Mission (NULM) through its Social Mobilization and Institution Development component encourages mobilization of the urban poor to form their own institutions for achieving poverty reduction. The social mobilization component encourages at least one woman member from each urban poor household to be brought under the self-help network for financial and social inclusion. Her chapter calls for building appropriate capacities to address this complex phenomenon.

Gender-sensitive approach to urban planning is essential for alleviation of urban poverty

Men and women do not experience poverty in the same ways; gender-based disadvantage is highlighted in the large body of literature. It is the result of a set of complex factors that include socio-cultural norms, infrastructural and planning biases, governance deficits, and effects of globalization and global trends. Using this as the base proposition, Masika and Chanamuto point out that urban poor women experience three interrelated dimensions of urban poverty more severely than men—residential, social, and occupational vulnerabilities. They also introduce the concept of 'spaces of inequalities', specifying areas where such inequalities dominate. One such area, according to them, is livelihood security where livelihoods refer to 'making a living' rather than an income-generating activity. According to the authors, most poor urban women operate in the informal sector and tend to be concentrated in more hazardous occupations; levels of earning vary between urban poor men and women. Women's over-representation in the informal sector is partly attributed to their low levels of education, skills, knowledge of the market, and asset ownership relative to men's, which render them less competitive. Another example of spaces of inequalities is housing and property rights where, as Masika and Chanamuto note, 'female-headed households suffer disproportionately from inadequate housing, and despite numerous national and international policy and legislative initiatives to promote women's human rights to shelter, gender continues to be a major axis of shelter discrimination'. Other spaces marked by inequalities cited by the authors include basic services and infrastructure provision, urban safety, crime and conflict, and democratic and inclusive civic engagement. The authors suggest that these inequalities are possible to be addressed by initiatives such as making the case for gender and inclusive cities, institutionalstrengthening, integrated planning and strategies for a gender agenda, and enhancing local government capacity. They conclude that a more gender-sensitive approach to urban planning is essential for alleviation of urban poverty.

Gender-sensitive approach to urban poverty reduction requires a strong political commitment and supportive legislation

Rita Afsar's chapter discusses the gender implications of urban poverty reduction approaches. She starts by noting that 'all policies have gender implications because of gender role differentiation, customary, and legal practices and their needs and priorities which are different from men'. She presents seven major approaches to poverty reduction in her chapter, arguing that gender orientation is necessary to be brought into these approaches. These are (a) spatial and physical infrastructure development; (b) capacity development and social infrastructure; (c) growth, income and employment generation, and enterprise development; (d) legal and human rights, and personal safety and security; (e) food security, environmental protection, and sustainability; (f) engendering budgetary policy and processes; and (g) governance and institutions.

Low work participation rate among women adversely impacts growth

Mahalaya Chatterjee examines issues related to female workforce in urban India, pointing out that the female participation rate is abysmally low and has, in fact, declined in some key sectors of the economy such as mining and manufacturing. She underlines two kinds of concerns: first, the mismatch between the female work participation rate and the growth in the Gross Domestic Product (GDP) where the expectation was that the GDP growth which India has experienced in the post-1990 period will trigger an increase in the female work participation rate. There is no evidence to support this expectation. Second is the increase in the number of urban women seeking work in cities and towns pointing towards the inflexibility of the urban labour market. Noting that there are regional differences in the patterns of female unemployment, she advocates a balanced regional distribution of educational and skill development opportunities and infrastructural development for urban working women.

A 'right to the city' approach offers one of the responses to reduce the incidence of poverty among poor urban women

In her chapter on women's rights to adequate housing, land, and property in urban India, Shivani Chaudhry dwells on the importance of housing, land, and property rights for women, analyses the obstacles that urban women in India encounter in realizing their rights, and recommends how these obstacles can be overcome. She introduces this theme by observing that 'as urbanization, largely exclusionary in nature, continues to accelerate at an unprecedented rate across the world, so does urban poverty. Of the estimated 1.3 billion people living in absolute poverty around the world, 70 per cent are women and girls; this number continues to rise, contributing to the global phenomenon of the feminization of poverty'. Shivani Chaudhry points out the political, legal, and social obstacles to the realization of women's rights to adequate housing, land, and property rights and suggests a multipronged response to neutralize the obstacles; the proposed response includes, inter alia, a rights-based urban reform incorporating the 'right to the city' approach, investment in low-cost housing, tenurial security, checks on privatization and real estate speculators, and gender appraisal of relevant laws and policies.

Enhance the role of the state in facilitating urban poor households access to land and housing

Darshini Mahadevia's chapter on 'Women's Entitlement to Housing Security in Urban India' reviews the Government of India's housing policies and programmes for the urban poor from a 'gendered perspective', prefacing it with the observation that while women's awareness about their rights, including property rights, has increased in recent years and led to amendments in legislations that regulate women's access to property, 'there is still a long way to go', as legal issues with regard to land ownership make women's access to landed property all the more difficult than the rhetorical campaign by the women's organizations about access to landed property. Her examination of policies and programmes include the National Urban Housing and Habitat Policy, 2007; Basic Services for the Urban Poor (BSUP); Rajiv Awas Yojna (RAY); and Draft Model Property Rights to Slum Dwellers Act, 2011, followed by a discussion on property rights versus shelter rights for women, raising a vital question: in a situation where markets may displace the weakest and the most vulnerable, would women be able to hold on to the rights? Using the evidence compiled by several institutions, she argues that at the centre of housing security for low-income women is the enhanced role of the state in facilitating urban poor households access to land and housing through non-market routes.

A gender resource gap framework to better design gender-sensitive policies and interventions

Shivani Bhardwaj, Rajashree Ghosh, and Sunita Kotnala argue that gender resource disparity at the household level epitomizes disparity in the economy. Referring to the Global Gender Gap Index as introduced by the World Economic Forum to capture gender-related disparities, in terms of which India's rank is 114 out of a sample of 142 countries, and the related exercises undertaken by Sathi All for Partnerships (SAFP), she provides numbers on the gender gap in specific services and incomes. She offers a set of recommendations on how to reduce such gaps which, among others, include promoting women's participation in initiatives such as AMRUT, engendering effective communication between agencies and making them accountable to grassroots stakeholders.

Moving towards a more inclusive city

In their chapter on 'Gender and Inclusion', Diana Mitlin, Gayatri Menon, and Sundar Burra make a systematic examination of selected initiatives that are aimed at 'a more inclusive city'. They review three programmes and activities, namely, the BSUP in India, the Community Organizational Development Institute (CODI) in Thailand, and the Capital Housing Subsidy programme in South Africa, and the long-standing activities of the Indian Alliance, and explore the challenges that, according to them, need to be addressed if 'greater gender inclusion in urban development is to be secured'. Their exploration shows that (a) informal settlement upgrading that enables those living in the settlement to remain in their locations is likely to be important to securing gender inclusion; (b) adequate access to infrastructure and services is central to reducing the burden associated with their productive role; and (c) savings groups help women in reducing their vulnerabilities to debts. They recognize the fact that improvement in these spheres take a long time to achieve.

Support community-based organizations and partnership between government and service providers to bring services to the urban poor women

Mirai Chatterjee's chapter on 'Reaching Basic Services to the Urban Poor with a Gender Lens' where she recounts the experiences of Self-Employed Women's Association (SEWA), admits at the outset that reaching urban services to the poor in cities and towns is not a priority development agenda in India. Public expenditure in health in India is just 1.1 per cent of the GDP. Second, services are not designed and developed in accordance with the ground-level realities. Third, the cost of obtaining services is very high. She offers several suggestions for organizing the services with a gender lens. These include support to the community-based organizations, making use of local women as the front-line workers, boosting investment in services, and promoting partnerships between government, private providers, and technical agencies.

Enhance employability and productivity of urban poor women by improving the functioning of the urban labour market

Malaysian economy has, in recent decades, undergone an extraordinary degree of structural transformation. It has witnessed important developments, especially in the sphere of education where women's socio-economic status has improved noticeably. Manufacturing sector is the largest employer of women. It is in this context that Shanthi Thambiah in her chapter on 'Malaysian Women in the Workforce and Poverty Eradication' presents evidence on labour force participation rate by gender, and suggests that 'the structural changes in the economy and the change in the nature of women's development have positively contributed to economic growth in the country'. She examines poverty eradication strategies and notes that the increase in the incomes of Malay women, triggered by a structural shift from being self-employed in low productivity agriculture to formal high-wage earning jobs, has meant a significant drop in the incidence of poverty. The tenth Plan of Malaysia has put a target of 59 per cent women's participation in the workforce by

2015. According to her, enhancing the employability of urban poor women is necessary for unlocking their the growth potential. Despite high economic growth and an extraordinary reduction in poverty, women still face barriers and biases concerning their participation in the economic growth. The employability and productivity of urban poor women can be increased with vocational training, building basic education, and related skills. She calls for improving the functioning of labour markets and promoting environment for local entrepreneurship.

Gender-neutral is, in fact, not neutral; it results in unequal outcomes

Diana Pearce looks at the question of gender and urban poverty through the lens of 'feminization of poverty', as it occurs in the United States (US). The chapter focuses on labour market factors and supplements it with the interplay that these factors have with the institution of marriage and the social welfare regime. She begins the chapter by stating that the meaning of feminization and poverty varies over space and time, and it is critical to understand the differences. In the US, feminization has come to mean that the burden of poverty is feminized because it falls primarily on women who maintain households on their own. To this, she adds 'de-facto single women', a fallout of the migration of male workers. The same holds for the term 'poverty' where the author describes alternative poverty measurements. She addresses the question—why are women over-represented among the poor and what is distinctive about women's poverty compared to poverty among men, and shows that (a) women experience gender-based disadvantage in the labour market; (b) women have family responsibilities with no or little financial support; and (c) government social welfare policies are often weaker and highly stigmatized. The conclusion reached in her chapter is significant: gender-neutral is, in fact, not neutral; it generally results in unequal outcomes.

Conditional cash transfers are a viable option to assist urban poor women

Gender and urban poverty perspectives in Latin America are analysed by Maxine Molynenx, Nicola Jones, and Maria Stavropoulou in their chapter on 'Gender, Urban Poverty, and Social Protection: Lessons from Latin America'. The focus of their chapter is on the contribution of social protection programmes to reducing women's urban poverty and the lessons that these have for other regions. In the global south, Latin America is widely seen as both a pioneering and innovative provider of social protection which consists of contributory social insurance and non-contributory social assistance programmes, directed at the extreme poor. Of the many initiatives, conditional cash transfers have proven to be an effective way of addressing some of the multiple vulnerabilities the urban poor women and their children face. Authors inform that '[t]he transfer is typically provided to women as mothers with the assumption that they will spend it on their children's needs and comply with programme requirements.' According to the authors, poverty and inequalities can be reduced with political will and effective instruments such as the conditional cash transfers.

Create space for mutual understanding, learning, and exchanges of ideas in poverty reduction strategies

Giovana Beltrão presents an interesting case study on a gendered approach to community upgrading in Brazil which has, in recent decades, witnessed approaches ranging from neglect to eviction; enabling policies; resettlement; and participatory slum upgrading. The case study relates to Recife which, having been exposed to a range of initiatives, brought in an innovative programme called PREZEIS (Plan for the Regularization and Utilization of Special Zones of Social Interest). It was based on, as Giovana Beltrão mentions, socio-economic urban inclusion approach that focused on participation, sustainable development, and the quality of life and environment. The PREZEIS approach met with some success, but progress was slow on account of continued communication gap. The author evaluates the role of 'Tool' design, an instrument for bridging the gap. The 'Tool' is a 'Handbook' on producing space for mutual understanding, learning and, exchange of ideas, and concludes that it helped women to participate and contribute to the upgrading process.

Promotion of gender equality is essential to inclusive and equitable urbanization

The gendered dimensions of urban poverty in sub-Saharan Africa are investigated by Jacinta Muteshi-Strachen and Musabi Muteshi in their chapter carrying the same title. They refer to the fact that the existing statutory and customary laws restrict women's access to land and other types of property in most countries in Africa. Laws on inheritance are often defined along gender lines with women being denied these basic rights. Although today's urban economies are dependent on their labour, women are denied access to credit, resources, income generation, and entrepreneurial opportunities. Lack of adequate and affordable access to basic amenities defines the lives of urban poor women and urban low-income households. Most structures of civic participation in sub-Saharan Africa are weak and male-dominated. They argue that while it is recognized that the promotion of gender equality is essential to inclusive and equitable urbanization, it requires gender-responsive policies and strategies with a focus on women that improve access to housing opportunities and urban land to foster human development and capabilities.

Understanding the complexity of violence is central to coming to grips with urban poverty

The last two chapters focus on women's safety and sexual violence, both contextualized in India, the former in the state of Madhya Pradesh where a 'Safe Cities Initiative' has been incorporated into the Madhya Pradesh Urban Services for the Poor Programme (MPUSP) and the latter being an analysis of sexual crimes against women and a brief account of the anti-rape movement in India. The Safe Cities Initiative is aimed at preventing violence against women in private and public spheres and creating an evidenced-based strategy for reducing violence at the community level. According to the Safe Cities Initiatives, as described by Asmita Basu, improving women's safety can be accommodated in the broader planning and service delivery processes with little additional costs. The chapter on sexual violence authored by Flavia Agnes profiles a few cases decided upon by a session court in Mumbai which, '…are not just human interest stories. They are important markers for our understanding of gender and urban poverty and to ensure their safety through a gender-sensitive approach. They help us to understand the complexity of violence which adolescent girls are subjected to, not only by the abuses but by the entire system including the family, the police, and the judiciary'.

1

Gender Perspectives in Addressing Urban Poverty

India's Efforts

Nandita Chatterjee

The world is urbanizing at a rapid pace. It is projected that by 2050, about 64 per cent of the developing countries and 86 per cent of the developed nations will become urbanized. Asia, in particular, is expected to soon take centre stage in this trend. India, along with China and Indonesia, are undergoing rapid transitions giving rise to both mega and meta cities. By the end of 2015, six cities including the Indian cities of Mumbai and Delhi, along with Sao Paulo, Mexico, Dhaka, and Tokyo will be reporting a population of 20 million or more.

URBAN TRANSITION AND ITS FALLOUTS WITH SPECIAL REFERENCE TO INDIA

A study of the United Nations Population Division (2014) estimated that less developed regions consisted of almost 75 per cent of the world urban population in 2014.[1] These projections estimate that these regions will further account for nearly 80 per cent of the world's urban population by 2030; and by 2050 this will increase by three more percentage points.

Speaking in the Indian context, while one in every six persons in the world lives in India, only one in ten urban citizens resides here. Coupled with favourable demographic factors and economic growth, India is emerging as an important destination for business, particularly for the service sector. Evidently, the country is becoming increasingly urbanized.

The level of urbanization in India is much lower than that in its BRICS (Brazil, Russia, India, China, and South Africa) counterparts—Brazil (84.6 per cent), Russia (73.8 per cent), China (50.6 per cent), and South Africa (62 per cent). India is, however, home to 3 of the 10 fastest-growing cities of the world—Delhi, Kolkata, and Mumbai (UN-Habitat 2010). Findings of Census 2011 indicate that Indian citizens are increasingly moving towards the urban areas.

Demographic trends in India for the last five decades reveal that the share of urban population in total increased from 17.97 per cent in 1961 to 31.16 per cent in 2011.[2] Around 10 million urban inhabitants are being added every year to the existing population in urban areas.

The decade from 2001 to 2011 is the first-ever census decade in which the absolute growth in urban population is more than that of its rural counterpart. During this period, while the rural population grew by merely around 12 per cent, the urban population increased by almost 32 per cent.

Urbanization is both an opportunity and a challenge that has held the interest of policymakers and practitioners alike. Urban areas are significant contributors to the nation's Gross Domestic Product (GDP) and undeniably the powerhouse of economic growth, employment generation, and increased per capita income. Opportunities created by urbanization also relate to the inclusion of new areas, as emerging towns are being brought under urban governance.

An escalating urbanization trend in India is established from the increase in the total numbers of towns by more than 50 per cent from 2001 to 2011. Between 2001 and 2011, number of census towns increased to more than 185 per cent, rising to 3,894 from 1,362, whereas the number of statutory towns increased to 4,041 from 3,799.[3]

This trend implies that the census towns are increasing sharply, so much so, that they are slowly at par with statutory towns (see Figure 1.1). Such rapid rise in census towns coupled with a stagnant growth of statutory towns is a managerial challenge in the urban areas.

Urbanization in the developing countries has resulted in an exclusionary process due to urban poverty, overcrowding, casualization of labour, and inadequacy of basic services. It is apparent that the provision of adequate urban housing with basic services is crucial in ensuring a sustainable development of ever expanding urban areas.

Urbanization strategies, for long, have prioritized the development of physical infrastructure; it is equally crucial, however, that benefits emerging from such development are equitable and fairly allocated. Absence of such approach implies a differential access to resources that creates a settlement of disadvantaged people having myriad layers of deprivation and disempowerment.

Statistics from the UN State of the World Population report in 2007 (UNFPA 2007) suggests that over 90 per cent of the slum dwellers are residing in the developing nations, with South Asia having the largest share followed by Eastern Asia, Sub-Saharan Africa, and Latin America. China and India together are an abode to 37 per cent of the world's slums.

DIMENSIONS OF URBAN POVERTY

Chandrasekhar and Mukhopadhyay (2008) had opined that urban poverty merits attention in its own right since it presents distinct issues as compared to traditional analysis of poverty. Three distinctive characteristics of urban

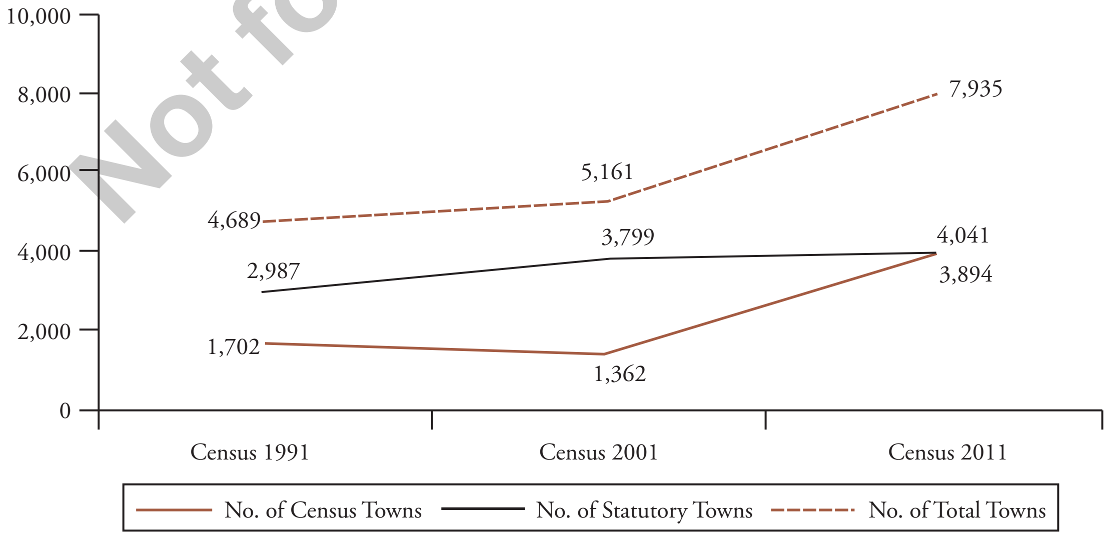

FIGURE 1.1 Urbanization Trend in India

Source: Generated by author from the data published by the Registrar General and Census Commissioner, India (RGI), 2011.

poverty make it different from rural poverty: commoditization, environmental hazard, and social fragmentation. First of all, urban households save to pay cash for all their necessities and are not able to rely on self-production, particularly for food. Security of tenure in urban areas poses a greater problem than that in rural areas. Cost of commuting to work is also higher in urban areas. These aspects of urban life are referred to as the process of commoditization.

Secondly, environmental concerns are possibly the most common and far-reaching consequences of hasty urbanization. The risks from environmental hazards are relatively higher in urban areas. Health vulnerabilities of the urban poor are definitely more acute than that in the rural areas as people live in slum settlements with inadequate water supply and sanitation facilities alongside imperfect public healthcare amenities and insufficient household incomes. Polluted water, air pollution, and poor sanitation also adversely affect the quality of life of urban poor. The 2011 Census indicates that a total of 8 million households in Indian cities do not have access to toilets and defecate in open, bearing a significant health cost (Ministry of Urban Development, Government of India 2015).

Consequent effects of illness and disability result in loss of man-days and earnings, along with higher healthcare and remedial costs for the urban poor. According to World Health Organization (WHO) reports, approximately 7 million premature deaths (that is, one in eight of total worldwide deaths) happened in 2012 as a result of air pollution, mostly in developing countries. Diarrhoeal infection is the second most important reason of death. Undernourishment in children under five years of age also leads to the death of 1.3 million children every year.

Furthermore, gender-related health inequalities persist in urban areas. Mitlin and Satherthwaite (2013) have stressed that morbidity and illness in low income urban dwellers are high in the Global South, including India, and are often linked to fear of employment loss, poor sanitation, severity of physical labour, and overall low nutritional level. Women hailing from low income groups, especially informal settlement of metropolitan cities, have alarming incidences of malnutrition and anemia (Shukla 2011).

Social capital and cohesive communities are invaluable assets for the poor. Given the degree of heterogeneity in urban set-ups, social fragmentation becomes yet another distinct inconvenience for the urban poor. Social fragmentation corresponds to the absence of financial and social support of the community for households affected at the time of crisis or emergent requirements. In such a scenario, an urban poor is often exposed to a range of health risks, sudden economic uncertainty, and societal strains, thereby making poverty-stricken households further vulnerable. Social fragmentation is observed to have causal impacts on mental health that can lead to episodes of violence and crime in urban spaces.

Studies and city audits conducted in the realm of gender, violence, and safety suggest that urban spaces are not gender-neutral and women often feel isolated or unsafe in certain areas of the city. They are also denied access and right to use urban areas that a city offers. Incidences of violence committed in public spaces are multifaceted (Smaoun 2000) and are felt more acutely by women hailing from families in crisis or those who feel further marginalized and disempowered because of their social and economic status in the community, their age and disabilities, and those working in the unorganized sector (Jagori and UN Women 2010).

These discourses suggest that women's safety has to be measured beyond their restricted use of public spaces. The key to safety for women lies in freedom from poverty, safe access to basic services such as water and community toilets especially in informal settlements, safe public transportation, gender-sensitive designs for road safety and city planning, security at open spaces such as parks, safe homes, civic awareness, public participation and solidarity within communities to challenge any act of violence (Jagori 2010).

GENDER DIMENSIONS OF URBAN POVERTY

Urbanization may be debated upon as an irreversible path of economic development. But the uninvited outcome of the shift of the world's inhabitants towards urban spaces is the positioning of poverty in cities and towns to a greater extent. With urbanization intensified and poverty emerging as an accompanying phenomenon, the related gender-sensitive progress indicators and gender empowerment processes deserve attention. Study of urban poverty from a gender lens and from the viewpoint of social inclusion is essential because men and women contribute and earn in dissimilar ways due to gender-based roles and constraints. The analysis of poverty from a gender standpoint helps comprehend numerous aspects intrinsic to poverty, its dynamics and characteristics in different frameworks. It facilitates the knowledge as to why a set of individuals on account of their gender are more prone to be affected by poverty.

Gender perspectives go beyond identifying typical reasons of poverty and establish it as a dynamic process. Poverty, when viewed as an engendered process, does not limit to having insufficient earnings. Conversely, poverty is a dearth of well-being and a product of deprivation of basic services such as health and education, denial of opportunities, and lack of capabilities to put into effect individual civil rights and priorities.

Gender dimensions of poverty also consider different ways of looking into the gender implications and societal costs of poverty. This dimension embraces issues ranging from an increased involvement of women in the informal set-up; discrepancies between male and female children in families and communities; higher school withdrawal rates for female children, social stress of getting girls wedded off quickly, and eventually to a low decision-making regarding their own fertility.

Reviews on gender dimension of poverty, across the globe, have engendered policy prescriptions to orient poverty–reduction or livelihood–generation programme designs explicitly for women or towards female-headed families through social support initiatives. Analysis of incidence of poverty from a gender viewpoint started with identification of a series of observable facts that particularly affect women. Furthermore, it was found that poor women outnumbered poor men, suggesting that women face harsher implications of poverty than their male counterparts. This phenomenon is more acute in developing countries wherein women are deprived of their capabilities, choices, opportunities, and basic rights to enjoy a dignified life.

Women are largely engaged in informal employment in the developing countries. In developing countries, especially those in Asia, at least 60 per cent of working women are employed in the informal sector; out of this, home-based work and street vending are the two most prominent forms of informal work (ILO 2002) that is bereft of work benefits and social protection. The report on Conditions of Work and Promotion of Livelihoods in the Unorganized Sector prepared by the National Commission on Enterprise in the Urbanized Sector in 2007 reveals that out of India's total workforce, 92 per cent worked in the informal economy.[4] The 66th NSSO round 2009–10 confirmed that 84 per cent of the total workforce was in the organized sector out of which 92 per cent of it were engaged in the informal sector (Planning Commission, Government of India 2013). Women outnumber men in the informal sector of India and get to work on sub-contractual, low productivity work or as helpers in construction industry (Planning Commission, Government of India 2013).

The Gender Diversity Benchmark for Asia 2011 reported that Indian female labour force in the formal set-ups is mostly employed at the lower levels and at junior positions (Francesco and Mahtani 2011). The report states that this trend is attributed to cultural norms, gender–biased behaviour at work, and inadequate decision-making capacities at the household level.

The basis for the realization of 'feminization of poverty' can be ascribed to great extent to a bias against female labour. According to this concept, significant discrepancies are present between male and female members in their availability of leisure time, quality of life, labour burden, nature, and acknowledgment of their job, in the availability of health facilities, literacy rate, along with their financial and societal positioning leading to poor human development trends. Although causal relations are not yet confirmed by long run time series analysis, it is often implicit that incidence of poverty have a propensity to reduce in the societies with better gender impartiality (World Bank 2007). This is because economic growth and gender equality are considered to be positively correlated under certain parametric conditions such as good governance, customs, and so on.

Poverty exerted as a consequence of lack of or inadequate provision of public infrastructure increases the cost of a household and is often translated as multiple burdens of health, work, and time (Mitlin and Satterthwaite 2013). Intensity of such burdens is experienced differently by both the genders, wherein women residents, especially from low income groups, are observed to face acute adversities. This dynamics of poverty and gender in the urban areas is now being acknowledged as the 'feminization of responsibility and obligation' (Chant 2006); defined by the means of time and labour that women invest in assuming and bearing the burden of dealing with poverty amidst their ever growing responsibilities, a general lack of agency support, poor negotiating skills at the household level, and absence of personal rewards.

It has been widely documented that women's interests and priorities for urban infrastructure and services differ from those of men and are often influenced by the nature of their household responsibilities, unequal access to disposable income, asset ownership, and risk of physical insecurity. Given such observation, overall success of implementing development programmes and projects lies beyond mere physical creation. This calls for a gender-responsive planning and participation whereby both men and women benefit from development equally. Gender inclusive outlays, designs, and direct participation of women in all the processes associated with the development of city infrastructure and facility deliverance evidently bring positive outcomes through reduction of both gender parity and poverty. Development programmes and infrastructure projects built with such gender responsive approach are observed to be well-designed, appropriately well-located, more accessible, affordably priced, and sustainable for urban areas.

INDIA'S VISION FOR ENGENDERED GROWTH

As per Census 2011, female population in India accounts for 586.47 million or 48.46 per cent of the total population of the country. India's strategy is to work with the most vulnerable section of the population. The Indian government's focus is on the inclusiveness of all categories of susceptible women groups including minorities, single women, widows, elderly women, differently abled women, migrant women, women affected with HIV/AIDS, and female-headed households. The twelfth Five Year Plan (FYP) promotes women's development and engenders development by placing priority on women, especially on those from poorest communities, on those living in the insecure environment, and on the urban poor.

The twelfth FYP through its dedicated chapter on 'Women's Agency and Engendering of Development' envisaged making all government programmes and policies gender inclusive and child centric. It spells out strategies for women's empowerment by enhancing women's asset ownership, social mobilization, skill development, and their financial inclusion amongst other measures.

Seven key elements and strategies for engendering development and gender equity are highlighted in the twelfth FYP including: social and physical infrastructure development, enabling legislations, economic empowerment, engendering national policies or programmes, inclusiveness of all categories of vulnerable women, and women's participation in governance, amongst others. Gender equity is also expected to find a pivotal space in the projects and programmes of the Government of India.

Two important gender equity strategies amongst others include: *economic empowerment* and *social and physical infrastructure development*. Commitments for economic empowerment envisage promoting women's participation in manufacturing sector, providing social security in unorganized sector, increase women's employability, equity in working conditions, promotion of home-based enterprises, skill development, extending land and property rights for women, and so on.

On the other hand, commitments for social and physical infrastructure is expected to increase women's access to basic amenities such as potable water, sanitation, health, transportation, and education. Furthermore, it envisages engaging female members in designing, planning, and assessing city-level urban projects for fair allocation of land and resources, women-friendly safe services like shelter homes, and enhancement of livelihoods for the poor.

As per the comprehensive growth strategy shared on the G20 platform in 2014,[5] the Government of India's vision for engendered growth is clearly stated. The Government of India is actualizing such commitment through its various nationwide programmes, schemes, and policies that are routed through its line ministries and departments. The Government of India has a fully dedicated line ministry devoted to this cause.

The Ministry of Women and Child Development has introduced schemes with a specific focus on the central theme of bringing about a holistic development of women and children. The recent nationwide launch of the Beti Bachao-Beti Padhao campaign (Save the Girl Child, Educate the Girl Child) and the Sukanya Samriddhi Account (Girl Child Prosperity Scheme) in 2015 focusing on the girl child are envisaged to generate awareness and appreciation of a girl child with a twofold objective of bringing down the skewed child sex ratio and for raising the overall well-being of female children in India.

Likewise, in the past, the government has successfully championed the cause of health and hygiene of children and their mothers through its outreach programmes such as Integrated Child Development Services (ICDS) and Kishori Shakti Yojana that connects adolescent girls with channels of proper nutrition, hygiene, and life skills opportunities. Above all, Indian government adopted a gender balanced inclusive approach for both adolescent boys and girls through their Saksham Scheme of Empowerment of Adolescent Boys and Sabla Scheme for the Empowerment of Adolescent Girls with the aim of imparting in them a sense of self-reliance, gender-sensitivity, and social awareness.

Convergence and coordination among various women welfare schemes and programmes of different line ministries and departments is of great importance to the government. For the all-round development of women, the government launched the National Mission for Empowerment of Women (NMEW) in 2010 with the aim to bring gender justice, gender equality, and empowerment in the lives of women in a coordinated fashion. The mission aimed to provide single-window services for all the programmes of the government for women under the aegis of various central ministries. The mission has been named as Poorna Shaki, indicative of a vision of holistic empowerment of women. The mission is implemented through a national convergence centre and is a repository of all knowledge, data, and information on gender related issues.

As a part of the commitment to the twelfth FYP, the government also plans to review and improve certain existing acts such that they can be implemented more effectively so as to bring a positive change in women's lives. These include acts like Maternity Benefit Act, 1961, Equal Remuneration Act, 1976, Protection of Women from Domestic Violence Act, 2005, and Dowry Prohibition Act, 1961.

FOCUS ON GENDER THROUGH HOUSING POLICIES AND PROGRAMMES IN INDIA

The National Urban Housing and Habitat Policy (NUHHP) 2007 (Ministry of Housing and Urban Poverty Alleviation, Government of India 2007) of the Indian government was drafted in response to the increasing urbanization trend in the country and to complement poverty alleviation and employment-generation programmes to achieve a more sustainable development of urban habitat. The overall aim of NUHHP 2007 was to achieve affordable housing for all in the country by ensuring equitable supply of land, shelter, and services at affordable prices to all the sections of society. To realize this goal, the policy focuses on forming innovative and actionable public–private partnerships (PPPs).

The policy has a special emphasis on catering to the needs of slum dwellers, street vendors, informal sector workers, along with other marginalized groups of the society in relation to housing and access to special services. This focus is also extended to address the needs of vulnerable groups towards secured and safe housing including female-headed households, single women, working women, and women in difficult circumstances.

The policy also recognizes the importance of involving women at all levels of decision-making and calls for an inclusive participation in formulation and implementation of housing policies and programmes. The policy calls for better working conditions and occupational health and safety measures for women workers engaged in the construction industry. It urges public and private agencies towards upgrading skills of women construction workers as supervisors and contractors with the help of associated training institutes who will in turn enroll women trainees on a preferential basis.

The states have adopted the vision of NUHHP 2007 by translating it into State Affordable Housing Policies (SAHPs). Presently, eleven states have successfully designed and implemented their respective SAHPs. Some of these SAHPs have given preference to women ownership of affordable houses by recognizing the special needs of women in public housing, including women from economically weaker section, single working women, and female-headed households. These policies have also recognized the importance of including women in planning and implementation processes, thereby calling for an inclusive and participatory approach in housing. Kerala and Rajasthan through their State Housing Policies have showcased a gender inclusive practice in their states (see Box 1.1).

In 2012, the housing shortage was nearly 18.78 million out of which 95 per cent belonged to the Economically Weaker Section (EWS) and Low Income

Box 1.1 Gender Inclusive State Housing Policies

(i) Kerala State Housing Policy 2011: The Kerala State Housing Policy recognizes housing needs as a rights-based demand of the citizen. It intends to meet the housing needs of vulnerable groups, especially women including destitute women, female-headed households, single working women, and elderly women. The State through this policy recognizes the positive role of women in creating and maintaining sustainable housing. It mandates local governments to ensure participatory planning through women's participation in processes of planning, designing, construction, and maintenance of houses.

Moreover, it encourages skill upgradation and induction of women for supervisory levels in building sector besides ensuring health and safety measures for all women workers, formation of women self-help groups (SHGs) for saving cum loan groups for employment support, and shelter options. More importantly, this policy promotes the idea of having the title of house or land in the favour of female members (Department of Housing, Government of Kerala 2011).

(ii) Rajasthan State Affordable Housing Policy 2009: The Government of Rajasthan through its Rajasthan Affordable Housing Policy declared housing and shelter for all at affordable prices in the State with a special focus on urban poor and excluded groups of the society. The State took a major initiative in 2009 towards encouraging women ownership of housing stock, especially those hailing from low income groups. The State reduced the stamp duty drastically for the Economically Weaker Section (EWS) from 8 per cent to mere Rs 10 and Rs 25 for the Low Income Group (LIG) Housing. In other cases, the stamp duty was fixed at 5 per cent with a reduction of 1 per cent for women applicants.

The State also provides Interest Subsidy Scheme for Housing the Urban Poor as per the Government of India guidelines as an additional instrument for addressing the housing needs of EWS or LIG segments to enable them to buy or construct houses. In this regard the scheme has a clear cut preference for women beneficiaries from EWS or LIG segment along with other vulnerable groups in its terms for loan and subsidy reimbursement (Department of Urban Development Housing and Local Self Government, Government of Rajasthan 2009).

Group (LIG) categories. Going by this trend, it is estimated that the urban housing shortage in India will be close to 30 million by 2022 (Ministry of Housing and Urban Poverty Alleviation, Government of India 2015, n.d.). To plug this growing gap, the central government is taking necessary action through its proposed programme and policy that will soon act as a roadmap to building stock for both home ownership and rental housing, especially for the economically marginalized groups.

The 'Housing for All by 2022' mission of the Government of India aims to benefit slum dwellers, urban homeless, and new migrants through affordable housing, slum rehabilitation, and rental housing. The mission envisages targeting 20 million households across the country with an objective of providing decent housing with basic services by 2022. The mission has a strong gender inclusive feature and aims for an overall reduction in women's drudgery. The most sterling feature of the proposed mission is to encourage women's home ownership and joint entitlement of both the spouses while allotting dwelling units. It also plans to promote participation of women at the design phase and subsequently during the operation and maintenance phase; thereby intending to introduce fair/equitable allocation and ownership.

Likewise, the National Urban Rental Housing Policy (NURHP) 2015 intends to promote sustainable development of social rental housing stock in the country through PPP with a view to ensure equitable and affordable supply to all sections of the society, especially urban poor (that is, EWS or LIG units) and other vulnerable groups who may not be able to afford a home even with various incentives. Additionally, the policy also promotes need-based rental housing, including affordable hostels and dormitories on a short- to long-term basis who may have an ability to pay up to a certain amount of monthly rent covering specific target groups like migrant labourers, single women and men, students, construction workers, teachers, nurses, and so on.

Additionally, Housing for All Scheme for affordable housing is proposed for all statutory towns for nearly 20 million urban dwellers. This scheme will provide subsidy for the urban poor towards new housing in EWS and LIG typology[6] or for incremental housing. The scheme is a demand driven one and plans to allot houses to the lady of the family or to joint ownership where one of the co-owners is a woman.

The existing housing and city renewal schemes of the government have also adopted a gender inclusive community participatory approach in planning, prioritizing, and decision-making for redevelopment and improvement of urban slums.

The Slum Free City Plan of Action (SFCPoA) as an implementation strategy of the National 'Slum Free India' Housing Scheme is a city-level action plan that involves local stakeholders including the urban poor towards assessing and prioritizing the upgradation of existing slums in their cities as a curative measure. The SFCPoA also sets the tone for the provision of houses for urban poor for the next 10–15 years as a preventive measure for meeting housing shortage (Ministry for Housing and Urban Poverty Alleviation, Government of India 2013b, 2013d).

The strategy mandates urban local bodies to identify and engage with local key players to participate in the SFCPoA preparation including local residents, elected representatives of the slums, community groups, Women Self Help Groups (WSHGs), among others, by creating Slum Dwellers Association at elected slum level and Slum Dwellers Federation at the city level (Ministry for Housing and Urban Poverty Alleviation, Government of India 2013d).

Through a participatory assessment, participants come up with a priority matrix for tenable slums that ranks and phases slums for fund allocation. While ranking, the plan gives special priority to various vulnerable groups including single women, female-headed household, old and disabled persons, and so on. Thereafter, physical verification of all tenable, semi-tenable, and untenable slums is done with the involvement of communities and elected representatives.

For assessing the progress of scheme at pre- to post-construction phase, the plan mandates the formation of Social Audit Committee (SAC) with representation from all economic and social groups, especially women. Provisions are made in the Guidelines of Social Audits for training the members of SAC such that they become an important link between the local bodies and the communities. Through such provision, the government aims to capture emerging social benefits and corrective course of action for the scheme, purely from a community's perspective (Ministry for Housing and Urban Poverty Alleviation, Government of India 2013a, 2013c).

Similarly, in the past, the Interest Subsidy Scheme for Housing devised for the urban poor aimed to provide home loans with interest subsidy to beneficiaries for acquisition or construction of EWS and LIG dwelling units. Its 'Selection of Beneficiary' guideline insisted upon states, urban local bodies, or local agencies to give utmost preference to women.

URBAN POVERTY ALLEVIATION POLICIES AND WOMEN IN INDIA

Urban poverty is a multidimensional concept having interrelated vulnerabilities related to nature of work, social status, and access to basic services. There is also a vital need for meeting livelihood aspirations of the urban poor, especially women. At a policy-level for this government, it implies that promotion of employment-oriented education and trainings, self-employment opportunities, soft skills, and entrepreneurship skills are integral parts of skill development strategy that need concerted efforts. This requires an ongoing mobilization of poor urban residents and linking them with financial and social inclusion services. As a next step, this translates into giving urban poor men and women secured employability skills and sustainable livelihoods.

Efforts made in the past for linking the poor with augmented wage employment, social security, and self-employment opportunities were implemented with a rural focus.[7] The urban focused scheme was in the form of Swarna Jyanti Shahari Rozgar Yojana (SJSRY) with components like Urban Women Self-Help Programme, Skills Training for Employment Promotion against the Urban Poor, and so on. The scheme was launched in 1997 and was operational till 2013. The SJSRY assisted 15.75 lakh urban poor in setting up microenterprises. It also provided skill training to more than 37 lakh urban poor (Ministry for Housing and Urban Poverty Alleviation, Government of India 2014a, 2015).

The implementation of SJSRY had a few learnings for the government. It was realized that linking the poor with sustainable livelihoods is far more challenging in an urban ecology. This includes informal nature of ventures set-ups by the urban poor, large number of floating population, a mismatch of skill trainings with job opportunities, a general lack of collateral, inadequate capacity building, and limited collective action. The government realized that the success of such programme is possible by employing a more rigorous 'mission mode' approach that first and foremost mobilizes the urban poor into groups and especially federates women into SHGs for their financial, social, and institutional inclusion at one hand and intra household well-being on the other.

Consequentially, the SJSRY was revamped as the National Urban Livelihood Mission (NULM) which was launched in 2013 in response to this learning (Ministry for Housing and Urban Poverty Alleviation, Government of India 2014b). NULM initially covered all district headquarter towns and all other cities with the population of 1 lakh or more as per 2011 Census and is proposed to be expanded to cover all 4,041 statutory towns in the country. The NULM focuses on organizing urban poor into SHGs, creating opportunities for skill development aiming to enhance wage employment besides self-employment. It aims at providing shelter equipped with essential services for the urban homeless alongside addressing livelihood concerns of the urban street vendors (See Box 1.2).

NULM, through its various components, is designed to address three kinds of interrelated vulnerabilities faced by the urban poor (Ministry for Housing and Urban Poverty Alleviation, Government of India 2014b). This includes residential vulnerability that is caused by lack of access to land, shelter, basic services; occupational vulnerability created by poor working conditions, casualization of work, lack of job security and precarious livelihoods, and finally Social Vulnerability determined by gender, age, social stratification, lack of social protection, inadequate voice and participation in government structures, and so on. NULM clearly recognizes the heightened vulnerabilities of women and allocates special attention onto them as a priority. This Mission is thus an opportunity for the central government to employ a gender-centric approach to urban poverty alleviation.

NULM, through its Social Mobilization and Institution Development (SMID) component, encourages mobilization of urban poor to form their own institutions for attaining effective poverty reduction. The component encourages at least one woman member from each urban poor household to be brought under the SHG network for financial and social inclusion. Further preference has been allocated to female-headed households and enterprises for coverage, provision of general credit

Box 1.2 Tackling Vulnerabilities of the Urban Poor by the Enactment of Street Vendors (Protection of Livelihoods and Regulation of Street Vending) Act, 2014

Street vending is a way of life for most urban poor. Though economically significant, vending forms the bottom of the pyramid of an informal economy in most cities. Street vending is also adopted as a coping livelihood strategy by the poor and seasonal workers for coming out of poverty. Most developing nations have now realized the economic importance of street vending in the urban supply chain. In many countries, women become the backbone of street vending and are actively engaged in vending activities. In Africa, more than 60 per cent of total street vendors on an average are women (Roever 2015).

The Indian government, through its National Policy on Urban Vendors 2009, estimated that street vendors in several cities of India accounted for 2 per cent of the population, out of which women contribute significantly though they are earning considerably less than male street vendors (Ministry of Housing and Urban Poverty Alleviation, Government of India 2009). Vending as the sole livelihood option is most popular among women in the cities of North-East including Imphal, Shillong, Dimapur, and Aizwal (Bhowmik and Saha 2012). For long, retailing through vending was observed with prejudice and was a non-bailable offence in some cities. Sudden evictions, harassment, and levying of fines were a common site.

The government played an instrumental role in the enactment of the Street Vendors (Protection of Livelihoods and Regulation of Street Vending) Act, 2014 with the prime objective of protecting the rights of urban street vendors, thereby regulating street vending activities. The act gives special preference to women in issuance of certificate for vending along with other vulnerable groups. This act provides for constitution of a Town Vending Committee (TVC) in each Local Authority. It states that about 40 per cent members of the TVC will be formed among street vendors with due representation from vulnerable categories of which one-third shall be women.

Additionally, the Government of India through its Support to Urban Street Vendors component of NULM seeks to address the concerns of urban street vendors by facilitating access to suitable spaces for vending, institutional credit, and social security linkages. The NULM funds for this component more specifically covers activities such as issuance of identity cards to vendors through city wider street vendor surveys, development of city street vending plans, vendor market development through the provision of basic amenities and requisite infrastructure, and their skill development.

card, and formation of SHGs. Interest subsidy over and above 7 per cent rate of interest is applicable to all SHGs accessing bank loan. An additional 3 per cent interest subvention has been provided to all WSHGs who repay their loan in time in all the cities. In 2013–14, more than 5.3 lakh women beneficiaries were assisted in micro enterprise set up through the formation of 76,237 WSHGs across the country (Ministry for Housing and Urban Poverty Alleviation, Government of India 2014a, 2015).

Right to dignified shelters is a necessary aspect of the right to life under Article 21 of the Constitution of India. Residential vulnerabilities of the urban poor are targeted through the Scheme of Shelters for Urban Homeless (SUH) component under the NULM. This component is of strategic importance as it is committed to the vision of NUHHP 2007 for promoting basic shelter facilities for the most vulnerable groups within the homeless populations with utmost preference to single women and their dependent minor children. The operational guidelines for SUH explicitly mandate every urban local body, to run at least one exclusive women shelter, especially for single women and their dependent minor children on nominal charges. Such exclusive shelters with women residents is expected to be safe and secured, fully functional with basic infrastructure, has to be assisted with one woman caregiver, and provision for meals at all times.

NULM through its Innovative and Special Projects component supports and welcomes innovative strategies and scalable proposals in urban alleviation efforts through skill development, capacity building, technology, and sustainable livelihood generation with the aim of working exclusively for the urban poor women, including transgender groups, facing multiple deprivations including disabilities and impairments, economic instability, social exclusion, and so on. Proposals sanctioned under this component are expected to be implemented as time bound projects through public–private community partnerships (PPCP) mode, thereby demonstrating a promising methodology of distinct impacts on urban poverty situation of such target groups.

Special focus is also given to single women, young girls who are school dropouts, women with HIV positive status, abandoned women, female-headed households, women hailing from minority groups, and those who are engaged in most precarious working conditions including domestic workers, sanitation workers, rag and waste pickers, and other informal trades.

* * *

Millennium Development Goals that have long advocated the need for gender neutral societies and women empowerment, will give way to Sustainable Development Goals (SDGs). Defining, planning, and achieving development targets post-2015 will be a critically significant task for India in the coming years. In this regard, India is looking forward to meet a new set of 17 goals and 169 targets for sustainable development concerns that are defined under the broad framework of SDGs. Some goals that hold prime importance for India include:

- Goal no.1 ‘End poverty in all its forms everywhere’,
- Goal no. 5 ‘Achieve gender equality and empower all women and girls’,
- Goal no. 8 ‘Promote sustained, inclusive, and sustainable economic growth, full and productive employment and decent work for all’, and
- Goal no. 11 ‘Make cities and human settlements inclusive, safe, resilient and sustainable’.

The present phase in India’s socio-political set-up is crucial in the backdrop of a distinct policy stance by the new government. Issues related to gender parity in respect to residential, occupational, and social vulnerabilities is on the list of utmost priorities of the government. The role of other stakeholders in a federal structure is equally important to lead any vision of the country to success. As urbanization persists to intensify in the backdrop of India’s growing economy, more investments will be routed for the development of urban areas. The challenge before the policymakers is hence to channelize the investments into the right direction, sometimes restricting the market force for the sake of social well-being in a broader sense.

There is an improved recognition of the fact that benefits of women empowerment strengthen the well-being of a household and contribute to the overall economic growth. A major priority for the government could be mainstreaming this perspective. Ahead of designing any welfare development programme, it is vital to judge the key vulnerabilities—both economic and social—faced by target population in specific context.

Rapid urbanization, on the one hand, puts forward improved opportunities like education, employment, health, access to better basic services, and so on. Conversely, it is associated with certain crucial challenges in the form of gender discrimination, social exclusion, and growing crime and violence. The components of urban safety and their relation to gender sensitivity at the backdrop of fast urbanization need to be explored for a better urban future.

With one of the world's youngest workforce, the challenge is to reap benefits of the demographic dividends by framing better gender-sensitive urban poverty reduction policy and to ensure that the country adequately taps into the potential of urban poor youth to create sustained livelihood opportunities. Future programmes and policies may be framed to encourage gender sensitive distribution of urban well-being across the country.

Indian policymakers would hence move more towards supporting programmes deliberated to reinforce women's prospects and capacity to systematize themselves. Specific programmes may enhance visibility of gender sensitive initiatives and provide benefits to urban poor women. Innovative arrangements of urban corporation are hence obligatory to widen a participatory process that includes male and female members at every stage of city development.

To address the magnitude and multifaceted character of urban poverty issues, central, state, and local capacity-building needs are to be intensified to ensure orientation towards gender sensitive approaches through involvement of all stakeholders. As urban poverty reduction and sustainable livelihoods necessitate solutions outside the market, a far-sighted, robust, and responsible policy stance from the state alongside well-built civil society can lead us to the desirable outcome.

There is an undeniable pro-poor and gender mainstreaming focus in most of the government's programmes and policies that involves strategic implementation processes at centre, state, city, and local levels. The Poorna Shakti initiative that acts a national resource inventory for all gender concerns is a positive development in this regard. It is felt that addressing the overall effectiveness of outreach, processes, and impacts of programmes and policies for gender appraisals would require capturing rich data sets directly at grass roots and sex disaggregated levels by all the line ministries, as a standard practice. The need of the hour is to employ more robust methods of process documentation and case studies, including monitoring and evaluation tools at regular intervals. The way forward in this direction would be to establish several efficient gender focal points and build appropriate capacities for its staff at all levels.

NOTES

1. United Nations Population Division (2014) report was prepared by the Population Division of the Department of Economic and Social affairs of the United Nations Secretariat.
2. Author estimates from the data published by the Registrar General and Census Commissioner, India (RGI) over the last five decades 1961–2011.
3. Author estimates from the data published by the Registrar General and Census Commissioner, India, RGI, 2001 and 2011.
4. National Urban Livelihoods Mission, Mission Document, Ministry of Housing and Urban Poverty Alleviation, Government of India.
5. G20 Summit, 2014, Australia, 'Comprehensive Growth Strategy: India'. Available at https://g20.org/wp-content/uploads/2014/12/g20_comprehensive_growth_strategy_india_01.pdf (last accessed June 2015).
6. EWS housing will be for beneficiaries having an annual income of up to Rs 3 lakh with a house size of up to 30 sq. m. LIG housing will be for beneficiaries having an annual income between Rs 3 lakh an Rs 6 lakh with a house size of up to 60 sq. m.
7. Some successful rural schemes include Integrated Rural Development Programme (IRDP), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), and Swarna Jayanti Gram Swarozgar Yojana.

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2

Urban Poverty in the 21st Century

A Gender Perspective

Rachel Masika and Nicola Chanamuto

Just over half of the world's population is living in cities, with urban areas described as the new locus of poverty (UN-Habitat 2007). It is projected that by 2050, this will rise to two-thirds, with 90 per cent of growth occurring in Asia and Africa. Although rural outmigration is stagnating in some African countries, rural–urban migration and transnational migration are a continuing phenomenon in many emerging economies, driven by industrialization and globalization. Urban areas are increasingly characterized by gendered and intersectional inequalities, with poorer men and women constrained in their capacity to advance their well-being and the socio-economic development of their countries, and the 'poverty burden' of national governments in emerging economies exacerbated. A gender perspective is necessary to understand men's and women's different experiences of and responses to poverty and to mitigate any reproduction of unintended gendered biases, inefficiencies, and imbalances in urban planning.

Considering facets of urban poverty from a gender perspective by highlighting 'spaces of inequality' signals potential entry points for urban policy and planning. A gender-sensitive approach to poverty alleviation that takes into account the constraints experienced by urban women, men, girls, and boys is vital. Gender is not necessarily divisible from other aspects of an individual's identity and their associated inequalities, which are constantly changing. Urban policy, planning, and practice must take into account a more fluid and holistic view of the urban poor. Central to this process is a sophisticated awareness of shifting gender relations as a key part of urban poor individuals' identities. Intersecting inequalities also demand multidimensional or integrated approaches to addressing urban poverty in different spaces.

This chapter presents key gender dimensions of urban poverty observed globally, to strengthen the rationale for gender-sensitive urban poverty reduction measures in India. Drawing on global perspectives, it aims to inform India's approaches to property rights, livelihoods, safety, and basic services. First, broad approaches to urbanization and gender rationale are presented. The relevance of gender is then discussed in relation to global threats to highlight global–local linkages. Third, the conceptual perspectives on gender, inequalities, and urban poverty that inform this overview are presented. The 'spaces of inequality' framework is introduced to illustrate the complex multifarious sites of gender-poverty linkages. Fourth, the multifaceted dimensions of gender inequalities, and how they shape urban poverty are then discussed. We draw attention to trends, singular incidences, and the rationale for gender-sensitive urban policies, using examples to illustrate. Finally, opportunities for policy intervention are suggested for integrating gender into urban policy, planning, and practice.

Broad Approaches to Urbanization Challenges and Gender Rationale

Four broad approaches to addressing urban poverty have dominated thus far, focusing on: (a) physical infrastructure problems of housing, sanitation, water, land use, and transportation; (b) socio-economic infrastructure such as employment, education, social protection, and community services; (c) sustainability and governance issues including climate change concerns and community mobilization and participation in projects and programming; and (d) violence and insecurity in urban areas. While on the global stage a great deal of discussion has focused on socio-economic infrastructural issues such as health, education, and crime, there has been little concerted effort to mainstream gender within physical infrastructural development, transport, and city governance issues. Although there have been a number of initiatives to support women's work, livelihood enhancements for poor urban women are still much needed. Safety of urban women is also a growing concern with high-profile reporting of increasing gender-based violence in many countries. The issue of democratic engagement and inclusion remains another important challenge. There is a need to improve public accountability to women in urban areas and develop mechanisms for their active citizenship, community mobilization, and participation in governance initiatives.

A number of global initiatives have been launched in recent years by UN Women, UNICEF, and UN-Habitat (United Nations Human Settlements Programme), often in conjunction with local partners to attempt to address the challenges rapid urbanization presents. In 2014, the UN with civil society and government partners formed a 'Gender Issues' advisory group, with UN-Habitat's 24th Governing Council adopting a new resolution on gender equality and women's empowerment to contribute to sustainable urban development. Intergovernmental and cross-sector partnerships are now seen as key to managing sustainable and inclusive urbanization (UN-Habitat 2014). Many emerging economy governments have focused on urban poverty as an immediate priority, broadening the traditional economic argument for targeting cities to tackle sustainability, inclusivity, and security concerns. National governments are increasingly advised to prioritize inclusive and participatory approaches to large-scale urban poverty alleviation programmes, and gender is often a key to this discourse of 'community-centred approaches' to urban development. Civil society organizations (CSOs) and non-governmental organizations (NGOs) have traditionally been involved in smaller-scale initiatives, commonly focusing on symptoms of urban poverty such as violent crime. Many grass roots initiatives have been context-specific, innovative, and effective, as has been the case in Brazil, Indonesia, Jamaica, Tanzania, and Yemen (World Bank 2010). Urban poverty alleviation has also provided new opportunities for private sector involvement, through microfinance schemes, impact investing ventures, and the exploiting of the purchasing power of bottom of the pyramid markets.

Rationales for placing gender at the centre of urban poverty reduction programmes are well documented. Welfare rationales advocate providing relief primarily to poor women in crises, as they are perceived as responsible for family welfare. Anti-poverty rationales are based on reducing women's vulnerability to poverty, as they are considered as being generally poorer than men in many emerging economies. Efficiency perspectives highlight how an instrumental focus on women in the areas of education, health, and wealth creation can provide national dividends and intergenerational benefits. Broader economic rationales have framed gender equity as boosting economic growth and there are claims that gender equality can boost GDP by 15–45 per cent (Elborgh-Woytek et al. 2013; Elomäki 2015). Equity, social justice, rights-based, and public accountability rationales emphasize adherence to internationally agreed standards, conventions, and issues of fairness to women in the face of multiple forms of discrimination and disadvantage. Women contribute significantly to the prosperity of cities by providing services, economic provisioning for households, and housing but benefit less as observed through gender gaps in labour, pay, tenure rights, accumulation of assets, access to services, security, and representation in formal structures (UN-Habitat 2013b).

Gender in the Context of Current Global Threats

Men and women do not experience poverty in the same ways, and a body of literature has highlighted urban women's experiences of gender-based disadvantage (Chant 2013, 2014; Tacoli 2012; Tacoli and Satterthwaite 2013; Uteng 2011). The gendered nature of urban poverty is the result of a set of complex factors including prevailing socio-cultural norms, infrastructural and planning biases, governance deficits, effects of globalization, and global trends.

Current global threats that have gendered implications include global food price shocks, oil price changes, and global financial crises. These threats impact heavily on urban areas because they are generally more sensitive and connected to global phenomena. Gender is a critical factor in determining the differential effects of global financial crises and economic restructuring on men and women and their responses. Analyses of economic reforms (Kanji 1995) demonstrate how economic crises impact men and women differently. For example, women and girls are more likely to be affected by job cuts, loss of livelihoods, increased responsibilities in all spheres of life, and an increased risk of societal and domestic violence. While the scale and impact of the current global financial crisis is still largely unknown, negative gender-differentiated consequences for urban women mirror those connected to past economic restructuring reforms. Walby (2009) has suggested that the impacts of global financial crises are fundamentally gendered, since segments of the economy are already gender differentiated.

CONCEPTUALIZING POVERTY AND INEQUALITY

Perspectives on urban poverty have tended to lean on economic and anthropological interpretations; the former using material and social indicators, and the latter applying a range of locally varied measures of poverty. Official global and national poverty indices do not always differentiate urban from rural areas, which can inhibit an understanding of the true extent of gendered dimensions of poverty in urban areas.

Reductionist conceptual approaches have given way to more holistic explanations that recognize the multidimensional nature of poverty and the complexities of difference, providing a more nuanced picture of gender dynamics and their interlinkages with other forms of inequalities. Dominant explanations for inequality have revolved around either vertical/income based inequalities or horizontal/group based inequalities. Indicators of inequality range from singular or composite measures of income to non-income related measures (such as well-being, freedom, and social cohesion) as well as other deprivations (for example, malnutrition, poor sanitation, and lack of electricity) to capture the shifting dynamics of poverty that have future implications for governments, international organizations, and civil society.

Men and Women's Experiences of Vulnerability

It is widely acknowledged that urban women have less access to shelter, income, water, food, education, and healthcare than men. Women generally experience three interrelated dimensions of urban poverty more severely than men—residential, social, and occupational vulnerabilities. A small body of literature scrutinizes this concept, warning against attributing vulnerability disproportionately to women and girls and 'lazy labelling' (Ciampi et al. 2011). Presenting vulnerability as a feminine concept arguably ignores diversity within the masculine experience, overlooks the ways in which men experience vulnerability to shocks (Edström 2010), and could result in the alienation of certain groups of men from poverty alleviation efforts. Urban poverty initiatives that target women and girls should seek to view them as individuals with agency, rather than purely vulnerable and passive recipients (Ciampi et al. 2011). Equally, it is increasingly recognized that men are no more a homogenous group than women, and that certain groups of men face considerable exclusion and disadvantage. Heterosexual women are not always the worst off amongst the poor (Chant and Gutmann 2002; Sweetman 2001), with disadvantage also apparent in relation to male and female sexualities.

Studies of 'crises of masculinity' and the pressures experienced by men have mostly focused on the impact of economic uncertainty on male breadwinners, and the lower educational achievement of boys relative to girls, for example in North America, Latin America, and

Western Europe (Mannon and Kemp 2010). The importance of engaging men and boys in the struggle for gender equality is increasingly recognized, with many governments and CSOs seeing men as instrumental in bringing about cultural shifts. Male involvement is often presented as instrumental in achieving women's empowerment goals, although placing responsibility on women activists to persuade men of the value of fighting for women's rights has been problematized (Cornwall 2012).

We argue that useful conceptualizations of gender and urban poverty take into account the different spaces of inequality experienced by men and women, whilst maintaining awareness that gender identities find meaning largely *in relation to each other*. Consequently, the gender-based experiences of the urban poor must be considered in the context of the entire community.

Spaces and Intersections of Inequality

Since inequality is a key aspect of poverty, we suggest that concepts of *spaces* and *intersections* of inequality can help with gender-sensitive planning, policies, and programming by illuminating the gender dimensions of poverty. *Space* may be regarded as a metaphor for real opportunity and experience. In this context, space reflects those areas in which experiences of inequalities manifest themselves. These include constituents of the process involved in moving out of poverty such as resources and assets, opportunity structures (conversion and enabling factors), capabilities, agency, and outcomes (see Figure 2.1). Spaces of inequality are fundamentally tied to a person's complex, fluid, and intersecting identities, which can limit their real opportunities, capabilities, and achievements leading to unequal outcomes. As such gender is implicated in the production of inequality in interconnected ways when gender relations and norms mediate the processes of moving out of poverty.

Capabilities are essential functions that people value and require to live well. They denote what people are actually able to do, be, and achieve (Sen 2001) incorporating social, political, economic, historical, and individual contexts. Unequal access to resources and assets governed by gender and socio-cultural norms constitute important spaces of inequality that undermine capabilities to move out of poverty. For example, lack of property assets restricts ability to obtain credit from formal channels limiting productivity and livelihood expansion. A disabling environment of discriminatory and disenfranchising property acquisition practices and the absence of enabling factors such legal literacy shaped by gender norms are further spaces of inequality. Gender roles and division of labour shape a range of capabilities (for securing decent work, finance, property rights, and influence) generating further spaces of inequality limiting agency in terms of effective power to move out of poverty. Outcomes are such that women fare worse in many poverty indicators, have less access to shelter, income, and basic services and experience poverty differently from men because of their gendered roles. Issues of livelihoods, housing, property rights, infrastructure, basic services, and democratic participation thus constitute spaces of inequality shaped by other overlapping spaces of inequality. Gender is linked to poverty through these multidimensional intertwined spaces of inequality leading to gender-imposed experiences of poverty.

Intersections refer to linkages between different forms of inequalities, which overlap or form a 'double bind' for individuals and groups. The notion of intersectionality, albeit widely applied and contested (Norton, Mariotti, and Kabeer 2014), essentially denotes 'the multidimensionality of marginalized subjects' lived experiences' (Crenshaw 1989: 139). Gender intersects closely with other forms of disadvantage (for example, age, race, ethnicity, religion, caste, disability status, sexuality, wealth, and household characteristics) to determine access to productive and transformative resources. This is manifested in income disparities, unequal access to basic services, and exclusion from political influence, for example. In the context of access to water resources in Bolivia, Laurie (2011) highlights the intersections between gender, ethnicity, and sexuality. Amongst Malaysian male rural–urban migrants, Thompson (2003) has found ethnic and religious identity virtually indivisible. Intersections of inequality can be hidden within intra-household analyses of poverty; in reality, women and men's experiences of urban poverty vary enormously within families and households (Vijaya, Lahoti, and Swaminathan 2014).

How Intersections of Inequality Change over Time

Women and men construct, perform, and experience their gender identities differently as they move through different life stages. Intersections between various aspects

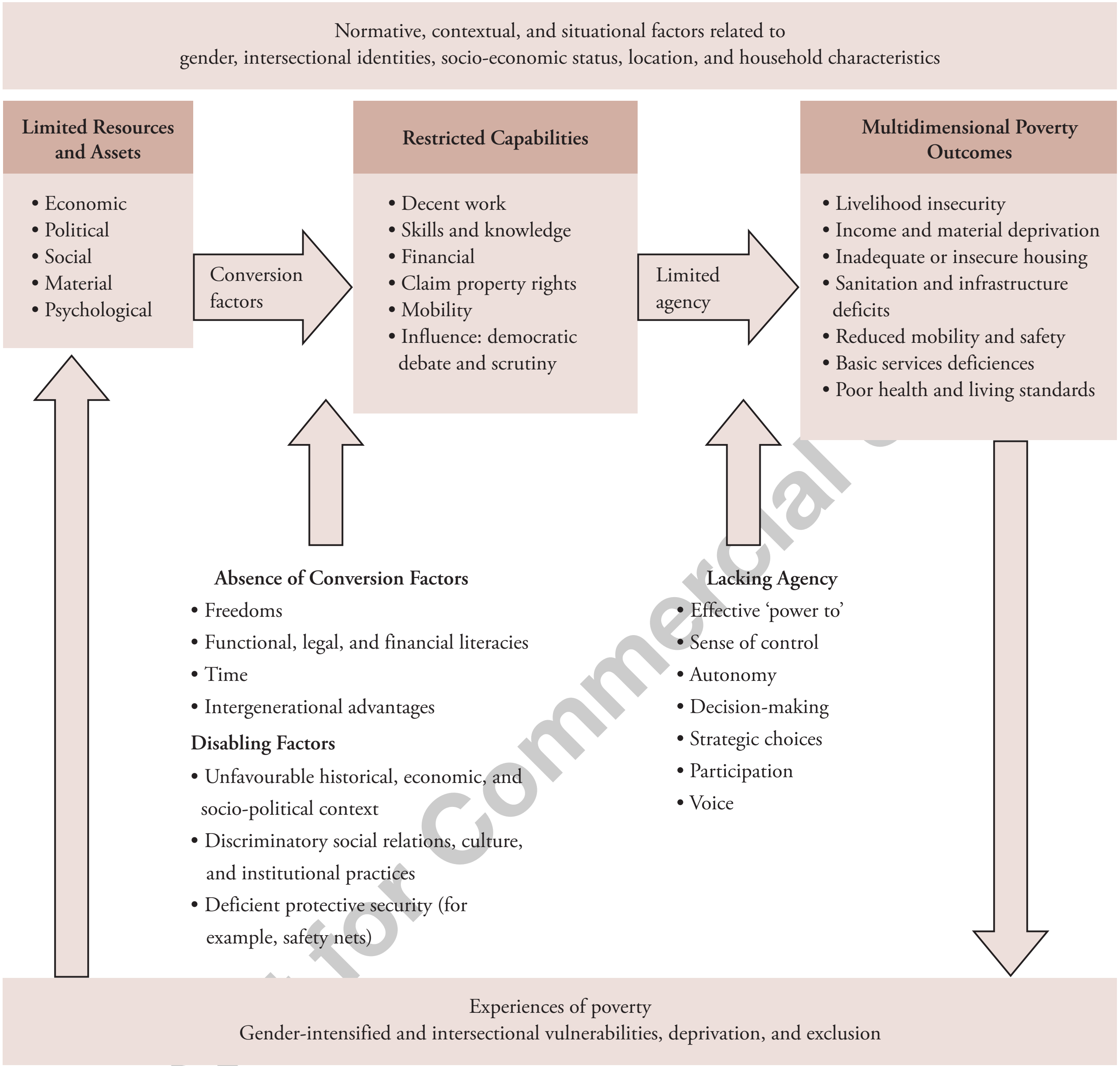
Normative, contextual, and situational factors related to
gender, intersectional identities, socio-economic status, location, and household characteristics
Limited Resources and Assets
• Economic
• Political
• Social
• Material
• Psychological
Conversion factors
Restricted Capabilities
• Decent work
• Skills and knowledge
• Financial
• Claim property rights
• Mobility
• Influence: democratic debate and scrutiny
Limited agency
Multidimensional Poverty Outcomes
• Livelihood insecurity
• Income and material deprivation
• Inadequate or insecure housing
• Sanitation and infrastructure deficits
• Reduced mobility and safety
• Basic services deficiencies
• Poor health and living standards
Absence of Conversion Factors
• Freedoms
• Functional, legal, and financial literacies
• Time
• Intergenerational advantages
Disabling Factors
• Unfavourable historical, economic, and socio-political context
• Discriminatory social relations, culture, and institutional practices
• Deficient protective security (for example, safety nets)
Lacking Agency
• Effective 'power to'
• Sense of control
• Autonomy
• Decision-making
• Strategic choices
• Participation
• Voice
Experiences of poverty
Gender-intensified and intersectional vulnerabilities, deprivation, and exclusion

FIGURE 2.1 Spaces of Inequality

Source: Authors.

of a person's social identity express themselves differently over time, however this is often overlooked. Age is a particularly relevant factor with regard to urban poverty. Urban population growth is affected by aging population (in European countries, Japan, and North America), and an increasingly mobile youth (in China, India, and many African countries) (Clark 2006). Women's longer life expectancy causes feminized sex ratios among older people in many emerging economies (Chant and McIlwaine 2013). Intersections of inequality mean that women's experiences will vary as they age, even between different stages of old age. Tarrant (2010) highlights the gap in knowledge relating to men's old age and their interaction with urban spaces.

Boys' and girls' gender identity and age intersect to produce different manifestations of inequality during their youth. Studies on urban poor children show that girls and boys have different preferences and priorities relating to urban space, planning, and design (UNICEF 2012). This is despite them facing similar challenges, including insecure and overcrowded housing, crime, and inadequate health and hygiene conditions. In an urban context, youth unemployment is likely to be an ongoing challenge (UN-Habitat 2013a), and worldwide, the urban poor are increasingly children and young people (Save the Children 2012). Meth (2013) argues that adults' experiences of parenting children in urban informal settlements must also be considered.

New expressions of gender identity are continually produced in response to the surrounding social and physical environment. The idea that these 'emergent' masculinities and femininities can have both negative and positive effects on the lives of those who adopt them (Inhorn and Wentzell 2011), has mainly been explored in the context of sexual and reproductive health. Masculinities and femininities exist across time and social space, are multiple and hierarchical, and have both hegemonic and subordinated forms.

Structural Antecedents of Gender and Urban Poverty

Gender and development approaches have illustrated how gender inequality originates in, and is reproduced by, norms, values, and codes of conduct expressed in traditions, cultural practices, and intersecting identities. Complex historical, political, economic, and social factors, as well as social institutions, informal and formal laws frame gender roles and determine the distribution of power between men and women (Branisa, Klasen, and Ziegler 2013).

Gendered power relations are also apparent at state, community, and family levels. Urban women generally enjoy some advantages over their rural counterparts, including more opportunities to engage in paid employment, better access to services, lower fertility rates, greater independence, and less rigid social norms defining women as subordinate to men. However, a range of gender inequalities and injustices persist in urban areas that constrain women's engagement in the labour market and inhibit their development of capabilities. These include unequal access to decent work, human capital acquisition, financial and physical assets, mobility, personal safety and security, and representation in formal structures of urban governance. As we have stressed, the nature of these experiences varies for different groups of women, not only by poverty status and location, but also according to age, household characteristics, degree of engagement in productive work, and representation in formal structures of urban governance (Chant 2013; Tacoli and Satterthwaite 2013).

GENDER DIMENSIONS AND FACETS OF URBAN POVERTY: 'SPACES OF INEQUALITIES'

Intersectional identities and inequalities converge in different ways to impoverish and exclude. In this way, gender intersects with other axes of disadvantage to create unique experiences of poverty. In highlighting spaces of inequalities and facets of gender–poverty linkages, the following subsections consider in some instances how these axes intersect.

Livelihood Security

Livelihoods, a key experiential space of inequality, refer to 'making a living', rather than a single income-generating activity such as wage employment, and involve the capabilities, resources, and activities required to do this. The majority of the global workforce is employed in casual, non-contractual, home-based work in the informal sector, outside of government regulation and social legislation. Most poor urban women operate in the informal sector and tend to be concentrated in more hazardous occupations. Levels of earning also vary between urban poor men and women; who are involved in different activities (even within the same trades), with gender pay gaps greater in the informal than the formal sector. Women's over-representation in the informal sector is partly attributed to their low levels of education, skills, knowledge of the market, and asset ownership relative to men's, which all render them less competitive and with lower bargaining power to sell labour or products (Chen 2001).

Women business-owners and entrepreneurs generally have less capacity to obtain financial credit, meaning that the size of their businesses tends to be smaller than those of men. Community savings groups have been an important response to urban poverty particularly for female slum dwellers, and offer a way of obtaining credit for daily needs or getting tenure for land (d' Cruz et al. 2014). Gender gaps in access to financial services mirror inequality in other areas such as education and household status (Aterido, Beck, and Iacovone 2013) hindering productivity. Fewer choices, limited contacts, mobility constraints, childcare needs, and physical segmentation often trap women in low-income work (Mitra 2005).

Policymakers must recognize that increasing incomes does not necessarily empower women, as gender disadvantages and exploitation are manifested in different ways, for example, in increased responsibilities and obligations within the household (Chant 2014). In general, women are more likely than men to be constrained by unpaid 'reproductive' work, which enables urban poor households to function, and results in time poverty and restricted social and physical mobility (Chen 2001). Whilst supporting poor women in the informal economy is seen as key to reducing women's poverty and gender inequality (Chen 2012), *unpaid* informal work must also be considered, as it means women have less capacity for furthering their well-being and livelihood expansion. Social protection support can further marginalize women by relying on breadwinner ideologies, privileging the better off, and ignoring women's gender-intensified constraints (Kabeer 2008).

It is often assumed that working women are better placed to accumulate personal assets, secure their own well-being, and challenge 'traditional' gender identities. However, social and economic structures continue to be heavily weighted against women, limiting the impact of employment on other dimensions of their lives, as in the case of urban Bangladesh (Salway, Jesmin, and Rahman 2005) due to the persistence of gender ideologies and structural constraints on women's options and freedoms.

Hegemonic masculine identities (such as the breadwinner role) also act to constrain men and limit their choices. The relationship between masculinity, fatherhood, and unemployment has been explored in various country contexts, although Strier (2014) argues that the literature to date has not taken into account the complex intersections between the gender, nationality, religious, and ethnic identities that determine the effects of unemployment and poverty on urban men. When men migrate from rural to urban areas, traditional gender-based cultural practices are often maintained, or even more closely adhered to (Izugbara et al. 2013). Hegemonic masculinities can have negative effects for men. For example, the failure to provide for one's family because of extreme poverty is considered to contribute to risky behaviour such as alcohol and drug abuse amongst urban men (Izugbara et al. 2013).

For urban children, whilst they generally work fewer unpaid hours than rural children (due to their having less involvement in agricultural work), their involvement in paid and unpaid work is similarly driven by poverty (Kazeem 2013). Urban poverty may also push boys into the labour market at a younger age than their sisters, with pressure to earn a wage and 'become a man', as Schmidt and Beuchler (2014: 5–6) have found in Honduras. In many cultures, boys work outside the home with (or in place of) their fathers, whereas girls work at home with their mothers (Kazeem 2013; Schmidt and Buechler 2014). The process of 'learning to work' reveals the workplace as a key site of the creation of children's masculine and feminine identities.

Housing and Property Rights

Female-headed households suffer disproportionately from inadequate housing, a significant space of inequality, despite numerous national and international policies and legislative initiatives to promote women's human right to shelter, gender continues to be a major axis of shelter discrimination. Legislative measures relating to land ownership alone may be insufficient to improve the status of women, as Simelane (2014) has argued in the context of urban Swaziland. Property rights are a key factor in female rural–urban migration, with an increasing number of landless women migrating to cities on their own, often to escape domestic violence or discrimination in rural areas, or due to disinheritance.

It is estimated that only 1–2 per cent of titled land in the developing world is owned by women (Rabenhorst and Bean 2011: 2), with property and land reforms in many countries tending to redistribute land to either collectives or individual households, with land titles and permits granted to men as heads of households. In practice this is a complex process; in the context of strong pre-existing conflicts and power imbalances between landlords and tenants, participatory change requires careful management to achieve genuine social transformation (Rigon 2014).

Since secure property rights are a critical driver of urban economic development, gender-blind policies and inaction represent a missed opportunity for transformative change in this crucial space of inequality. Instrumental, efficiency, rights, and family welfare arguments for advancing women's property ownership and status have also been articulated. At a macro level, secure property rights support economic development through investment in property improvements, increased manufacturing and purchasing on wholesale and retail markets, access to better employment opportunities, and improved health and education. Property ownership allows women access to assets and credit previously restricted by customary laws regulating ownership, household relations, and decision-making power. Varley (2010) illustrates how in the case of urban Mexico, titling can help women overcome their secondary relationship to property, but acknowledges that legal equality is not enough to guarantee wives' security of tenure.

Many national governments (including Brazil, Colombia, Mexico, South Africa, Thailand, and Tunisia) have launched large-scale slum upgrading projects that aim to improve service provision for the urban poor, regularizing and legalizing land policies (World Bank 2010). Women and girls are the most vulnerable from the effects of poor slum infrastructure (Corburn and Karanja 2014) such as inadequate sanitation, disease, and security. However, their experiences vary in terms of location (central, inner-city, peripheral), tenure (rental/de jure or de facto ownership), and character (slum/non-slum; consolidated/precarious; serviced/un- or semi-serviced) (Chant and McIlwaine 2013). Location is particularly central to women's experiences of physical and social isolation from the rest of the city, with women in peri-urban slums more challenged than those living in similarly marginalized but more centrally-situated neighbourhoods (Chant and McIlwaine 2013). Children may not necessarily represent a disproportionate share of the population living in informal settlements (as is assumed due to high birth rates), if parents send their children to rural areas rather than have them remain in urban slums, as has been found in Kenya (Archambault, de Laat, and Zulu 2012).

Advisory bodies to national governments commonly cite practical reasons for a sound understanding of gender dynamics, including the prevalence of female-headed households within slums, and the centrality of women to community participation efforts, given their particular social roles (Cities Alliance 2014). Many urban poverty reduction efforts and service delivery improvements have relied on the collective agency of slum dwellers and partnerships with NGOs and Community-based Organizations (CBOs). However there has been a tendency to impose organizational models that overlook gendered power asymmetries in terms of decision-making and voice. As De Wit and Berner (2009) observe, the heavy reliance on community mobilization, prevalent in grass roots based strategies overlooks the fact the poor people exposed to scarcity and competition might rely on vertical relations of patronage and brokerage which may hinder or prevent horizontal mobilization.

It is also important to consider gender-differentiated needs related to housing. Low-income women often undertake productive work at home as they need to balance care work and childcare with income generation. Residential and business spatial segregation and housing design can represent a critical asset or constraint for conducting productive activities where housing laws and design prohibit women from working at home (Walker, Frediani, and Trani 2013).

Basic Services and Infrastructure Provision

Gendered experiences of poverty vary according to *access* to services, and the *experience* of using those services. For example, gender inequalities in education are exhibited by access to good quality education, educational performance and attainment, structures, trajectories and practices of schooling, cultural practices, travel risks, and home-based issues. Research shows that in many country contexts, both rural and urban girls are at a disadvantage with regards to education when measured by length of schooling completed (Kazeem 2013); a product of cultural practice rather than poverty (Colclough, Rose, and Tembon 2000). Urban boys tend to experience significant advantages over their rural counterparts, whereas girls do not. However there are notable exceptions and in some countries (such as Venezuela) urban boys gain the fewest years of education (UNICEF 2012: 7). This can be due to pressures to earn money for the family rather than 'waste time' in school, which is not seen as profitable in the short term (Kazeem 2013; Schmidt and Buechler 2014). Whilst boys may be given initial preference over girls for education, this may not translate into long-term gains. Higher levels of inequality are associated with lower levels of female secondary education (Branisa et al. 2013). Urban poor women's access to adult education is also constrained by socio-economic factors and hostile physical geography, for example, the ability to travel safely to evening classes without fear of violence (Taylor 2014).

There is an urgent need for gender-sensitive strategies to improve the health outcomes of the urban poor (Sverdlik 2011), and the health impacts of gender discrimination during childhood (for example, the prioritization of sons' healthcare over daughters' amongst rural–urban migrants in China and India [Goodburn 2014]). Particular attention has been paid to the sexual and reproductive health needs of heterosexual urban women and girls, and to some extent among LGBT populations. However, heterosexual adolescent and adult men's health needs are often overlooked in policy and practice. The ways in which hegemonic masculinities are enacted among urban poor communities (for example, initiation rituals among the urban Luo in Kenya) can be damaging to men's health (Izugbara et al. 2013). Conversely, urban men may perceive that defying their traditional masculine responsibilities will expose them to poor health, including mental illness (Izugbara et al. 2013).

Urban infrastructure provision has typically been a top-down process dominated by political and technological concerns, with little scrutiny of gender and power relations (Masika and Baden 1997). Yet women's participation is seen as essential to the success and effectiveness of these interventions. Gender-sensitive and transformative approaches to infrastructure provision are critically important in widening access to other basic services. For example, a study of infrastructure provision in Indian slums suggested that infrastructure was associated with a 66 per cent increase in education among females. Service provision increased literacy by 62 per cent, enhanced income by 36 per cent, and reduced health costs by 26 per cent (Parikh et al. 2015: 468).

International attention has focused on the implications of gender roles for sectors where there are social externalities to investment through improved health, for example, water and sanitation. The negative impacts of inadequate sanitation facilities on the safety of poor women and girls is widely recognized, for example, the physical or sexual assault risks associated with collecting water and using public toilet facilities, particularly at night (Fisher 2008). Underserved water and sanitation provision can increase incidence of waterborne and communicable diseases, not only risking women's health but also increasing their burden of care work for sick household members (Fisher 2008). Commercialization of urban water services has implications for women, who may be less able than urban men to afford water charges.

It has been widely assumed that improving the physical accessibility of safe water to women will create opportunities such as extra time, which will in turn benefit entire households. However the assumption that women are natural conservers of resources, and therefore must be mobilized to take responsibility for water management, is problematic as it can place an extra burden on women's time or reinforce gender stereotypes without commensurate economic or social opportunities such as increased income or status (Kulkarni 2011). Despite instances where water governance is decentralized (including quotas for gender-balanced involvement), women's lack of technical knowledge means making informed choices about the practical planning and maintenance of water resources can be a challenge (Kulkarni 2011). Exclusion from participation may result from overt barriers such as membership rules excluding non-property owning women, or subtle barriers such as cultural norms discouraging women from speaking publically or in front of male elders. Membership rules, household support, the social expectations of society that define women's roles and behaviour, women's own perceptions of their skills and capacities to perform, their personal attributes and interests, the nature of organizations, and the culture of the meetings all act to inhibit women's involvement in designing water and sanitation programmes (Kulkarni 2011).

Urban Safety, Crime, and Conflict

Poor urban design choices, such as poor street lighting, secluded underground walkways, location of infrastructure and services can make women more at risk of violence. Making urban areas safer for all requires shifts in social norms, values, customs, and institutions that perpetuate spaces of inequality linked to safety. The social norms defining acceptable behaviour, responsibilities, and economic status for women are key to gender-based violence. Likewise, ideals of masculinity associated with power and control also create vulnerability for men.

Some studies explore the nature and paradoxes of the relationship between urbanization and gender-based violence (McIlwaine 2013), as well as the implications age, ethnicity, and citizenship status have for gender violence (Manolache 2013). Women are disproportionally affected by violent crime as a consequence of urban poverty, highlighted in cases of marked femicide trends, for example, in Ciudad Juarez (Mexico) and Guatemala City. On the surface, Latin American cases suggest that urban street gangs are dominated by men, while (young) women play only a subordinate role, and remain more vulnerable (Bayat and Biekart 2009).

However, a gender aware approach to urban crime must also recognize the vulnerability of boys and young men. Some studies have shown that urban boys are more likely to go hungry, experience violence at the hands of police, beg for money, and sleep on the streets (UNICEF 2012). Albeit to a lesser extent than girls, adolescent boys living in urban areas are still at risk of child labour, sexual exploitation, trafficking, and drug use. Adolescent boys are also more likely to engage in gang crime and armed conflict in insecure urban areas. Gangs can provide a strong sense of social identity and hetero-normative masculinity, belonging, and economic opportunities (Kunkeler and Peters 2011; Penglase 2010). Research has generally concentrated on gang culture in urban Latin America, and more recent studies have shown this trend occurring globally.

Urban poor children's experiences of crime are shaped and reinforced at the intersections between gender identity and age. In her study of child vigilantes in Muslim-dominated slum settlements within Hyderabad, Sen (2012) illustrates how multiple experiences of urban alienation among male children manifest themselves in gang violence. Gender-based inequalities resulted in girls experiencing more restricted mobility and involvement in domestic tasks, and boys having increased access to educational institutions run by faith-based organizations and NGOs. Intersections of inequality also manifest themselves across age groups within communities; Sen (2012) describes how boy vigilantes act to impose moral values through retributive justice, including the violent disciplining of 'immoral' older female relatives and community members. Anxieties amongst older people around changing norms of respect for elders also illustrate the way in which gender and age are woven together in the context of urban poverty; Sen's observations of adult women losing 'control' of their male children are also echoed in other studies (Gutmann 1997).

Physical movements of the urban poor around cities and the extent to which they express familiarity and ownership of these areas are highly gendered. Although women's travel behaviour and needs differ from men's in emerging economies (Samuels 2012; Sietchiping, Permezel, and Ngomsi 2012; Uteng 2011), urban transport systems are largely planned around androcentric models of use. In reality, many women and girls find public spaces to be violent and unwelcoming, especially in the case of street-dwellers (Van der Gaag 2010). Mott and Roberts (2014) consider the recent trend of 'urban exploring' to consider how physical ownership of public urban spaces is experienced and the ways in which social identities (including gender and disability status) are constructed through this practice. Studies of mobility in a wider sense examine the ability of the urban poor to enjoy both spatial and social freedom of movement, which includes online/virtual spaces (Uteng 2011). The use of ICT and particularly the Internet as a factor in mobility is a key issue for adolescent girls in particular (Van der Gaag 2010).

Democratic and Inclusive Civic Engagement

Cities are centres of both opportunity and inequality, where poor men and women continue to struggle for citizenship in diverse ways (Bayat and Biekart 2009), but are often excluded from physical, economic, social, and institutional urban organization. Poor women face particular disadvantages in the area of urban governance because of prevailing constructions of gender. Gender-based norms, expectations, and institutional expressions constrain women's access to social and economic, and thus political resources of the city (Beall 1996). Gender differences in power and rights, which apply at all levels of governance structures, constitute an important 'space of inequality', although there is a growing female presence in civic engagement and governance. This can be attributed in part to women's collective struggle for basic services and infrastructure, democratization and decentralization, and because new political spaces for women opened up in the wake of 'rights-based' and 'multi-stakeholder' agendas (Chant and McIlwaine 2013).

Community and democratic participation are important dimensions of mainstream urban governance. Gendered labour, power, and subjectivities shape decision-making and organizational forms of urban governance structures, illustrating how gender is woven into urban governance. The extent to which participatory processes are gendered, exclusive, and represent powerful interests has yet to be fully interrogated. Intersections of inequality are also apparent here; Harriss (2007) observes that CSOs tasked with making politics more accountable in Chennai, India, are dominated by the middle classes and do not sufficiently address the concerns of the urban poor. With age and gender forming a 'double bind' in the political arena, participation in urban governance is particularly hard for young women in many country contexts (Van der Gaag 2010).

Despite this, female beneficiaries' time and efforts have been vital to government and NGO projects seeking to promote grass roots democratic participation within poor localities, and these concepts have defined urban policy agendas directed towards the poor. While much work on gender and urban development has taken place on a local or national scale, there is also scope for intervening at metropolitan or citywide level (Todes 1995). Including women's interests in participatory policy formation processes at municipal level is uneven and partial, and policy outcomes have been largely mediated through local politics, technocratic mainstreaming, and the exercise of agency (Todes 1995; Todes, Sithole, and Williamson 2010). In Durban, South Africa, integrated development initiatives have shaped the way in which women's voices were heard, with policy formulated and then translated into projects, leveraging new spaces opened up for participation by decentralization of government (Todes et al. 2010).

SPACES FOR POLICY AND PLANNED INTERVENTIONS

Opportunities for policy intervention rest within redressing multiple spaces of inequality, related to limited resources, capability deprivations, and disabling opportunity structures acknowledging the socio-economic diversity of urban populations. As previously discussed, understanding of gender and intersectional disadvantages has increased, although these discussions have been marginal within wider debates on urban planning. Renewed emphasis on gender is required, moving beyond reductionist approaches to consider a more sophisticated analysis of the gendered nature of urban poverty and its intersections with other identities and inequalities. A gender lens incorporating intersections of inequality renders visible the often hidden reproduction of power and inequality in lived experiences as well as in urban policy and practice.

Making the Case for Gender and Inclusive Cities

Engagement with gender issues for reasons of efficiency, growth, rights, and public accountability is needed, and a case must be made for gender to be at the centre of urban planning models and service delivery. Urban areas as centres of power are particularly significant sites for wider societal changes that can contribute towards development, and the alleviation of poverty. However, the politics of gender in urban planning and programming, and a lack of political will, has often meant that gender issues are paid lip service, under-resourced, or overlooked. In pursuing genuinely transformative change, national governments have an opportunity to respond to context-specific challenges rather than pursuing a pre-determined model of development. As a result of this process, emerging economies will have much to contribute to gender-equitable urban development, setting a gender agenda for inclusive and sustainable cities and creating an enabling policy, regulatory, and institutional environment.

Institutional Strengthening, Integrated Planning, and Strategies for a Gender Agenda

Practically speaking, interventions must be sensitive to women's multiple, time-consuming responsibilities and obligations (Chant 2014) underpinning multiple spaces of inequality. Urban-based capability building strategies should address inequalities in access to health, education, basics services, and secure livelihoods, key building blocks for socio-economic development for those in the most deprived urban areas, through holistic integrated approaches, while involving men and boys in gender equality work. Improved data collection is central to understanding those populations occupying spaces of inequality. This should involve prioritizing gender-segregated data gathering and analysis, and strengthening the capacity of authorities to do this. It is also particularly important to gather data on slums, which should be incorporated into municipal and national surveys, as good estimates are lacking. Ethnographic studies will provide a deeper understanding of gender–poverty linkages, as will more participatory, collaborative, and multidisciplinary planning practices that effectively involve different social groups in articulating their interests in public consultations.

Mainstreaming gender in policy, planning, and practice represents an opportunity for institutionally strengthening delivery of urban interventions aligned to gender concerns. With regards to planning and policy, a more sophisticated analysis of the gendered nature of urban governance must consider how forms of gendered power relations work through and within policy-setting environments. It is crucial for government departments to critically analyse the gender-based inequalities and capacity gaps within their own organizational structures and strengthen institutional capacities for mainstreaming a gender perspective in urban policy and planning to advance gender equality and the empowerment of women.

Looking to the future, a gender-sensitive sustainability agenda for city growth needs to include integrated policies and programmes that prepare cities for worsening environmental pressures (for example, waste management and air pollution), in particular protecting communities living in slums and marginal areas. This would involve building infrastructure that prioritizes human development, including the current health and future livelihoods of children and adolescents, and recognizes the gender dimensions of women's disadvantage, capability deprivation, and exclusion in order to address multiple spaces of inequality. Planning for urban resilience and adaptation needs to consider gender-differentiated capacities to prepare for and respond to health, economic, security, and climatic risks. This might include involving women in adaptation planning and projects, and considering the gender-intensified dimensions of risk in terms of ability for protective measures and to recover from hazards because of limited assets and resources. Addressing wider spaces of inequality pertaining to livelihood security, housing and provision of services mitigates disparities between men and women's coping strategies. A continued emphasis on pro-poor strategies is needed for local governments, urban planners, and private sector stakeholders engaged in urban development and investments.

Urban Development, Housing, and Livelihoods

There is a particular need to critically examine titling arrangements to secure women's property rights, as these are the building blocks for achievements in other areas such as livelihood security, wealth creation, adequate housing, and health. As examples from India and other countries have shown, this may entail granting women joint or individual land titles and addressing customary tenure and land rights through legal reforms.

In pursuing urban land policy objectives, governments need to combine the vast array of policy tools that steer infrastructure investments (such as master plans, zoning, subdivision regulations, and building codes) with gender-sensitive socio-economic interventions linked to livelihoods and basic service provisions. Mixed use housing developments, for example will maximize the potential poverty alleviation influences in differing spaces of inequality. The need to improve transportation and land-use integration for safer cities and to improve women's mobility within urban areas is also important for urban planning and design. It would be useful to introduce gender audits for transport to ensure that transport policies meet the needs of women (Hamilton and Jenkins 2000). Likewise, gender safety audits involving strategic partners such as government officials, police, and urban planners are one possibility for feeding into urban planning and design to identify physical and social characteristics of public spaces that are unsafe. Opportunities exist to leverage new technologies for increasing urban safety. For example, e-security projects providing geo-referenced Information and Communication Technology (ICT) systems for the collection of data on crime, social disorder, and levels of insecurity perceived by citizens, aimed at the prediction and prevention of crime and at safety management in urban areas taking gender perspectives into consideration.

Elements of urban planning such as mixed use, transport, and safety, while being responsive to specific needs of women, need to be coupled with access to education, financial, and legal literacy advancements and expanded employment opportunities. Integrating access to skills and credit within planned urban interventions will also help with investment in future urban human resources and urban competitiveness. Urban social protection measures and safety nets are other examples of national responses to livelihood insecurity and economic shocks that can insure and transfer much needed resources to poor women when designed and implemented to directly address gender-related constraints and barriers to women's productivity and well-being.

Managing and Financing Urban Development

Strengthening urban governance will involve increasing local government capacity, addressing the complex political dynamics impeding effective planning and management, and cultivating integrated national and local level development strategies that involve cooperation between various tiers of government and civil society to address complex and multifaceted forms of gender disadvantage that perpetuate spaces of inequality. There is a need to deepen the focus of urban mobilizations to go beyond an 'urban poor' category and consider gender issues, exploring the opportunities and constraints for women who dominate local neighbourhood level initiatives within low-income settlements (Haritas 2013). It is important to develop equitable economic and financial rules and tools to protect the most marginalized urban poor, and ensure the local political participation of cities' most marginalized urban dwellers, including in issues of natural resource management, social and economic development, and political affairs.

Financial models for urban development need better tools to generate revenue such as land value capture, promoted by UN-Habitat (2012) to finance infrastructure and services. Urban financing models can then be developed in ways that advance gender equality through participatory approaches toward the creation of local economic development strategies that can help to identify critical gender needs and barriers and build on endogenous assets at the local level. Designing revenue measures that minimize any adverse effects on the achievements of substantive equality between women and men is another option through a focus on differing tax strategies. UN-Habitat has designed financial models that ensure that the needs and interests of individuals from different social groups (sex, age, race, ethnicity, and location-based) are addressed in expenditure and revenue policies.

Gender-sensitive urban planning tools, methodologies, and instruments are needed to deal with the nuanced drivers of urban poverty and persistent gender inequalities. In terms of responses from urban planners, gender-responsive budgeting (GRB) can serve as a planning and programming tool to advance gender equality. GRB may help to identify needed interventions to address multiple 'spaces of inequality' and mitigate the potentially negative gendered consequences of revenue generating infrastructural, housing, and basic services provision.

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The chapter has stressed the importance of pro-poor urban strategies and interventions, recognizing how people's experiences of poverty are shaped by their identities (including their class, ethnicity, and age), and how their gender intersects with other aspects of their identity. The conceptual significance of understanding the linkages between gender and urban poverty has been explored emphasizing issues of intersectionality and spaces of inequality and how these manifest to perpetuate gendered dimensions of urban poverty. An understanding of how gender relations interact with urban change processes and development initiatives presents the opportunity to respond to the root causes of inequality and provide a legal, regulatory, and infrastructural environment that enables more sustainable and inclusive urban planning that advances gender equality. The overview of gendered dimensions of poverty, issues and practices observed globally can contribute to India's policies on gender and urban poverty alleviation by testing their relevance to redefine policy and practice.

We have argued for a more gender-sensitive approach to urban planning with stronger linkages to livelihood and basic services, more participatory practices and strengthening of institutional capacities. The potential impact of policy and investment in a variety of thematic areas and sectors of urban development on residents, especially women, has also been highlighted, the neglect of which constitutes a missed opportunity for more economic growth and social development. This brings out the need to integrate disparate aspects of urban planning and poverty alleviation with gender planning methodologies and tools to plug multiple spaces of inequality and break down barriers to routes out of poverty.

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3

Urban Development and Urban Poverty Reduction Approaches

Gender Implications and Development Outcomes

Rita Afsar

Global urban population increased rapidly from 746 million in 1950 to 3.9 billion in 2014 and it is projected to grow to 5 billion and 6.4 billion, in 2030 and 2050, respectively. Currently, more than half (54 per cent) of the world's population lives in urban areas, which will increase to around 60 per cent and 66 per cent in 2030 and 2050, respectively (UN 2015). It should be noted that the cities of the developing world will house 1.4 billion additional people between 2014 and 2030. Three countries—India, China, and Nigeria together will account for 37 per cent of the projected growth of the world's urban population between 2014 and 2050. India is projected to add 404 million urban dwellers, China 292 million, and Nigeria 212 million (UN 2015). Not only are the mega cities concentrated in global south but also the fastest growing medium-sized cities and cities with less than one million inhabitants located in Asia and Africa.

Along with the growth in urban population, the absolute number of urban poor population is also increasing. Of the 862 million people living in slums and squatter settlements in developing countries, the majority (60.6 per cent) are in Asian cities, followed by those in Africa (26.2 per cent), and Latin America and the Caribbean (13.1 per cent) (UN-Habitat 2013). More or less, two-thirds of the extreme poor people around the world are women.[1]

Clearly cities, particularly those in the lower–middle income countries, are at the centre of sustainable development challenges, given the fastest pace of urbanization as many of these countries are grappling with poverty. This raises concerns about growing urban poverty and the policies that could meet the increased need for services, employment, growth, and distributive justice. Particularly, there is a formidable need to address the gendered dimension of poverty. This is because, despite making a crucial contribution to the prosperity of cities through their paid and unpaid labour, women are often disadvantaged due to lack of equitable access to work and living conditions, health and education, assets and representation in formal institutions, and urban governance, unlike men (Chant 2011).

However, increasingly there is a broad-based consensus that prerequisites for meaningful and sustainable development include growth with distributive justice with greater focus on integrating poor, underprivileged, and women in the development process. Also, the correlations between greater gender equality and more equal human rights for men and women, and greater poverty reduction and economic growth is increasingly evident (World Bank 2012).

However, it should be noted that whether gender-blind or gender-sensitive, all policies have gender implications because of gender role differentiation, customary and legal practices, and that women have different priorities and needs, compared with that of men. Such priorities rarely feature in urban policy or investments in many developing countries.

In this chapter, we have analysed the dimensions, drivers, and grounds of urban development policy predominantly of the developing countries, and we have examined their implications for gender equality and urban poverty reduction. Based on a thorough review of researches done in the last two decades, we have identified at least seven major approaches to urban development and urban poverty reduction which include:

1. spatial and physical infrastructure development (SPID) orientation
2. capacity development and social infrastructure (CDSI) orientation
3. growth, income, employment generation, and enterprise development
4. legal and human rights and personal safety, and security orientation
5. food security, environmental protection, and sustainability orientation
6. engendering budgetary policy and processes orientation
7. governance and institutional orientation.

We have also identified the gaps in the existing approaches from the country-based experiences along with conditions in which they worked, and better practices. It is expected that both gaps and better practices will help inform broad-based policy measures such as social determinants of poverty reduction approaches.

URBAN POVERTY REDUCTION POLICY: APPROACHES AND GENDER IMPLICATIONS

1. SPID orientation

The Urban Poverty Reduction Policy (UPRP) approaches are inextricably related to basic services as slums are believed to emerge when cities are unable to meet basic services of poorer population. Initially, policies related to spatial and physical infrastructure were mainly geared towards resettlement and rehabilitation of the slum dwellers. These were mainly cleansing efforts to make cities beautiful by removing poor people, ugliness, and filth from public view without any consideration for people's needs, rights, and gendered implications. Researches around the world show little or no success in removing poor people or reducing poverty (Afsar 1998; Cernea 2000; Cernea and Kanbur 2002; Patel et al. 2015). It is argued (UN 2014) that slum evictions without due legal process are the most visible violation of housing rights experienced by the urban poor, particularly women and girls who often suffer the worst effects.

UN-Habitat's State of the World's Cities Report 2008–2009 shows that 'in some countries, female-headed households suffer disproportionately from inadequate housing in poor urban neighbourhoods'. Female-headed households are becoming more common in urban areas, making up on an average about 20 per cent of urban households in 160 countries surveyed (UN-Habitat 2008a: 104). In countries such as Kenya and Nicaragua, one-third of female-headed households suffer from four shelter deprivations. These relate to the lack of durable housing, insufficient living space, poor access to clean water, and inadequate sanitation or insecure tenure that impact on their health, education, and productivity. For example,

- A strong positive correlation between reproductive tract infections of women and lack of access to proper sanitation was found in the makeshift slum settlements in India (Singh, Kandpal, and Roy 2011).
- Poor sanitation is a leading determinant of adolescent girl dropouts in Kenya (FAWE 2006; MoE Kenya 2011; Obonyo 2003). Girls in grades four through eight who have reached puberty miss six learning

weeks a year, on average, thus affecting their education outcome and career prospect.
- A UNICEF (2003a) study in urban Bangladesh identified that separate school sanitation facilities for boys and girls helped in boosting girls' school attendance by 11 per cent a year, on average, between 1992 and 1999. Similar outcome was noted in Mozambique (UNICEF 2003b).

In the 1990s, there was a shift in the SPID orientation towards rights-based and integrated service approach grounded on national and international laws. Women's lack of land and/or property ownership and deprivations such as exclusion of women through eligibility criteria, beneficiary recruitment process, and cost-recovery mechanisms in low-cost housing or site and service programmes became more focused (Moser and Chant 1985; Moser and Peake 1987). From her research, Moser (1993) cited examples of a range of low-income urban women's organizational activities around health issues, childcare, water, waste recycling, self-help housing, and transportation.

A research on 88 community water and sanitation projects from 15 countries revealed that projects designed and run with the full participation of women are more sustainable and effective than those that are not (UN 2006). However, urban policies and programmes for water and sanitation have typically been 'conceived and looked upon as engineering solutions especially for efficient land use and planning of supplies. Issues of gender equity and participation of women do not figure in such technical options' (UN Water 2006: 11).

Public–private partnership (PPP) and community ownership of integrated services emerged as better models for service delivery than purely market-based supply driven top–down models. Women's roles as change agents are recognized as effective in the community-based models. For example, in the Integrated Slum Improvement Programme in Visakhapatnam, India, community organizations in which women have a major role are proved to be more effective than those led by men (Beall 1996). However, Beall (1996) also warned that confining women to self-help and survival strategies, without resources or political and professional support, limit their scope to influencing community planning and decision-making process.

It is also important to remember that urban areas are not homogenous. Global Monitoring Report (GMR) shows that the megacities and large cities offer the best services, smaller towns have the next best, while slums and rural areas tend to have the worst access and lowest quality of services (World Bank and IMF 2013).

In smaller towns and slums, women and girls are the most disadvantaged group as discussed earlier. A UNICEF health survey in 45 developing countries during 2005–8 showed that women bear the largest burden as primary collectors of water in 64 per cent of households, compared with 24 per cent, 4 per cent, and 8 per cent of households for men, boys, and girls, respectively (Asian Development Bank 2013). Fetching water can take hours out of women's day, reducing time for education, employment, childcare, and rest, which can affect their health negatively, and can even increase the personal risk of injury or death. For example, in a low-income settlement in Pune, India, one girl's efforts to secure an early place in a queue for water delivery by a tanker ended up her being crushed under its wheels (Bapat and Agarwal 2003).

Clearly, therefore, differentials in geographical scales and pockets are critical in determining the coverage, efficiency, and costs of the Millennium Development Goals (MDGs) related service delivery. Note that with the adoption of MDGs in the late 1990s, good governance is increasingly understood as a function of efficient management, quality of civic engagement, and participation of poor and marginalized including women. Subsequently, the need to mainstream gendered needs and rights in the design of SPID policies becomes paramount in small towns and slums. Some good examples are provided in Box 3.1.

2. CDSI orientation

At its infancy, CDSI orientation mainly focused on bridging gender gap in education, at primary and secondary levels, mainly to enhance family's income and as a population control strategy. The role of education in influencing women's childbearing patterns as documented in demographic literature provided impetus for investment in education (Caldwell 1980; Cernea 2000; Cernea and Kanbur 2002; Cochrane 1979; Jeejeboy 1992; Patel et al. 2015). Accordingly, reducing fertility emerged

BOX 3.1 Examples of Physical Infrastructure that Addressed Gender Equality

- Inclusive Urban Planning

The Nepal Ministry of Physical Planning and Works established a Gender and Social Inclusion Unit (GESI), which plays important roles in ensuring pro-poor provision of services through poverty mapping and that gender issues are mainstreamed in urban infrastructure (ADB 2013).

- Pro-poor and Pro-women Land and Housing Initiative

In Sri Lanka, the Women's Bank has pioneered community banking system for low-income women mainly self-help groups in the slums of Colombo since 1989. In 2009, the number of depositors reached to 70,000 with a savings of USD 12 million. The government's decision to transfer ownership of women's illegal settlement to Women's Bank after the loan repayment and land title to the community for collective ownership, with the help of the Kuruniyawatta House Upgrading Project (UN-HABITAT 2010) helped women to own shelter.

as a major focus of development policies by eliminating institutional and cultural barriers to women's schooling (UN 1987). Examples of some of these policies include

- free primary education;
- more recruitment and training of female primary teachers; and
- female stipend programmes to ensure continuation of girls' education at secondary level.

It is encouraging to find that the ratio between the enrolment rate of girls and that of boys grew from 91 in 1999 to 97 in 2010 at the primary level for all developing regions (UN 2012), showing gender parity. Even in sub-Saharan Africa, the enrolment rate increased remarkably from 58 to 76 per cent between 1999 and 2010. In Bangladesh, girls' enrolment is higher than that of boys at the primary level. Also the World Bank-supported Secondary School Assistance Program led to an increase in the number of girls enrolled from 1.1 to 3.9 million at the secondary level through the provision of tuition stipends in the mid-2000s (World Bank 2007). However, in metropolitan slums, children were 2.5 times more likely to be excluded from school than the national average as the policy did not cover municipal areas (UNICEF 2014).

In India too, school deprivation in urban areas tends to be highly concentrated mainly among slum dwellers and street children whose schooling situation is similar to the most disadvantaged in rural areas. A research coordinated by the Women's Study and Development Centre of University of Delhi also highlighted that almost one-third (31.2 per cent) of urban girls considered parental indifference as the major reason for them to drop out of school, compared to less than one-tenth (7.1 per cent) of rural girls (Sharma 2007). Some of the other underlying reasons include gender role differential and reinforcement in which parents engage girls in domestic chores and send boys to schools, poverty and lack of affordability, lack of enough teacher and school supplies.

Moreover, significant positive returns from education are only accrued from senior secondary and tertiary qualifications. Evidence from developing countries shows the importance of senior secondary, and other post-basic levels, in relation to labour allocation to more productive activities, health indicators, remittances, and the ability to make use of technological advances (Palmer 2005). For example, in the urban areas of India, abundance of call centre jobs for women can potentially be the source of women's economic empowerment but more than primary education is required for these jobs (World Bank 2012).

It should be noted that more than 30 per cent of girls in low- and middle-income countries marry before they are 18 years; around 14 per cent before they are 15 years (WHO 2014). Research shows that in slums of Addis Abba, almost a quarter of girls migrated due to forced marriage (Bartlett 2010). Building safe reproductive health such as family planning, safe pregnancy and delivery, safe abortions, and disease testing have never been focused adequately in the CDSI policies.

According to the GMR (World Bank and IMF 2013), urbanization has great potential to close the gender gap in earnings and enhance women's empowerment, which rests to a large extent on women's access to education. Research shows that education is also a critical component for achieving other development objectives. For example, educated women are less likely to die in childbirth and marry early and are more likely to avoid pregnancy-related complications. They are better informed about health and recognize signs of children's illness and ensure preventing child death. They are more likely to send their children to school and ensure nourishment, and acquire skills necessary to increase income-earning power.

The absence of vocational education and training is also considered a weak link in most poverty reduction strategies (ILO 2003: 8). The neglect of skills training for the informal economy in the MDGs and many poverty reduction strategy programmes (PRSPs) is worrying, given that the informal economy is a large provider of employment, for women in particular. Moreover, globalization and competition require higher skills and productivity among workers, both in modern companies and in the micro and small enterprises that support them (World Bank 2004: 16).

Research shows that skills training in the informal economy increases productivity, quality, diversity, and occupational safety, and also improves health, thereby increasing incomes and hence, leading to reductions in poverty levels for these workers and their families (Fluitman 2002; World Bank 2004: 128). An example of partnership between government, development agencies, and private sector for capacity building of disadvantaged urban girls and women through investment in education and skills training is cited in Box 3.2.

3. Growth, income, employment generation, and enterprise development

It is widely acknowledged that employment, particularly decent work meaning employment opportunity with 'rights, protection and voice' is the pathway to poverty reduction (ILO 2002). Arguably however, employment has not received adequate attention in the poverty reduction strategies or in the debates regarding globalization, growth, and poverty. As a result, 'the economic

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Box 3.2 An Example of Education, Skills Training, and Entrepreneurship Development of Urban Disadvantaged Girls and Women

- Adolescent Girls Initiative (AGI): An alliance for economic empowerment

AGI focuses on school-to-work transition for the low-income and vulnerable, and young women aged between 15 and 35 years. It operates mainly in urban areas of eight, mostly post-conflict, countries—Afghanistan, Jordan, Lao PDR, Liberia, Haiti, Nepal, Rwanda, and South Sudan as an initiative of the World Bank in collaboration with the Nike Foundation and implemented by government ministries and NGOs of these countries. It includes six months programmes not only in skills training as indicated in the table, but also life skills such as leadership, confidence building, problem solving, communication, job search, and interviewing techniques, training on reproductive health such as biology, sexual practices, contraception, HIV/AIDS, and healthy relationships along with numeracy, literacy, and financial skills.

Programme Components	Outcomes	Challenges and Mitigating Measures
Training in traditional and non-traditional trades depending on market demand such as hospitality, professional driving and cleaning, office work and computing, security services, and house and office painting in Libya; and hairdressing, driving carpentry, and woodwork in South Sudan.	A majority (85 per cent) of the trained girls have successfully transitioned to work and established or improved small businesses or been placed in wage employment (World Bank 2012).	• Difficulty in attracting literate women for training. • Safety issues in travelling from home to training place was so acute in some countries that networks were established for peer support and safety. • Drop-out issues to keep the girls and young women for the entire training period. Accordingly, mentoring and counselling activities were developed to support girls individually with being trained to deal with depression, stress, and trauma.
Seed money and savings for micro-enterprise and job-placement assistance by providing job vouchers for six months as apprentice in their employment.	Fifty-seven per cent with job vouchers to continue with the same firm after the expiry of their vouchers.	Mainstream the lessons learned in the existing training programme for youth that are often gender blind.

Source: ActionAid (2012).

contribution of the working poor as a force for poverty reduction' and 'the impact of gender in the realm of work' is often overlooked (Chen, Vanek, and Carr 2004).

Women have limited access to decent work and they have disproportionately large representation in informal economy—80 per cent in Lima, Peru; 65 per cent in Indonesia; 72 per cent in Zambia; and 41 per cent in the Republic of Korea (ILO 2002). Women concentrate largely in the 'invisible' areas of informal work, such as domestic labour, piece–rate homework, selling of food, and assistance in small family enterprises, marked as low-productive, low paid, and vulnerable jobs with no social protection or basic human rights.

Increasingly, developing countries are adopting policies that are conducive to 'flexible labour markets' in the contexts of urbanization and industrialization, making employment more irregular, casual, informal, and insecure not infrequently accompanied by a reversal of existing labour rights and legislation. The feminization of export industries is prolific in countries such as Bangladesh, Cambodia, China, India, Laos, Lesotho, Nepal, and Vietnam. The share of female employment is between 56 per cent and 66 per cent in apparel and accessories, leather tanning and finishing, retail bakeries, and garments that are less skill but more labour intensive, compared with their average share (30 per cent) in the manufacturing sector (Do, Levchenko, and Raddatz 2011).

Women earn less than men in the informal sector, paid work, and farm and non-farm jobs. Gender wage difference ranges from 20 per cent in Mozambique and Pakistan to more than 80 per cent in Jordan, Latvia, and the Slovak Republic. Apart from low wages, other poor working conditions of these women include 'delay or non-payment of wages/bonuses, long working hours, deadline pressure, precarious or non-existent job security and medical insurance, sexual harassment, health and safety hazards, draconian work discipline, use of intimidation tactics and violent measures to quell dissent, restricted toilet/lunch breaks in the name of assembly line efficiency and absence of nursery facilities' (ActionAid 2012).

There is also rapid emergence of home-based work in the urban poor areas of developing countries mainly due to outsourcing of production. Women and children are the dominant force of this sector representing between 4 to 10 per cent of the total labour force in developing countries (ILO 2012). They are often problematically categorized as self-employed or 'disguised wage workers'. They receive largely piecemeal and below minimum wage, and are devoid of opportunities for mobility outside the household and unionization, as a part of risk-reduction strategies such as job security and social insurance benefits (Elson 1999).

Other common forms of poor women's employment are street vending and sex work, both of which incur the risks of violence and abuse. Whether working as a majority in the cities of Benin, Côte D'Ivoire, Ghana, Mali, Togo, Kenya, Madagascar, Senegal, Hanoi, Ho Chi Minh City, and Lima or as minority in South Asian cities, it is difficult to dismiss women as street traders. Most female street vendors earn less than men.

Women in Informal Employment: Globalizing and Organizing (WIEGO) argues that the national government and development organizations must come out of their negative perception of informal economy and recognize the sector for its huge contribution to national economy of developing countries (ActionAid 2012). The role of poor urban working women who make significant contribution to the urban economy should be recognized. Side by side, unleashing full potential of female labour force in urban areas can bring economic benefits far beyond a single town or city.

For example, the Food and Agricultural Organization (FAO 2003) highlights the 'major role' of Latin America's female urban migrants in 'reducing rural poverty by sending money back to their home villages'. Similarly, women's cross-border migration in South Africa has 'increased service, care and informal economy jobs where women tend to outperform and out-compete men. Families make conscious decisions to send out their womenfolk to seek income opportunities. Rising numbers of female-headed households has put pressures on women to seek income opportunities far beyond their local environments' (UN 2009).

On the other hand, although youth make up one-quarter of the global working-age population, they account for almost half (43.7 per cent) of the unemployed. Among young people, young women face even higher rates of unemployment and underemployment, and are typically paid lower wages than their male peers (UNESA 2007), and yet, the earning power of young people is key to economic growth. In the context of urban poor young women having children at an early age and lack of support from extended family, they often stay at home to look after their home, 'children and do household chores. This limits their opportunity to look for jobs away from home, particularly in the formal sector' (UN-Habitat 2006).

Therefore, it may be reiterated that the policies and programmes that focus on improving reproductive health, childcare, and young women's access to training, education, and technology can increase economic opportunities.

Similarly, the cost of doing business is seldom pro-poor or pro-women hindering self-employed women taking up business. As a result, women often had to struggle with legislation and tradition preventing them to access land and meeting regulatory formalities such as licensing, lack of access to medium or large size loan, and lack of adequate skills. However, good examples are emerging from many countries. Box 3.3 provides these examples together with conditions in which women-friendly land and business registration work.

4. Legal and human rights and personal safety and security orientation

The twenty-first century urbanization is often marked by the 'urban dilemma'. On the one hand, it is a force for progressive pro-poor development. On the other, it also increases the risks for protracted insecurity amongst the urban poor, which can erase its potential to stimulate growth, productivity, and economic dividends. However, it should be noted that cities are not necessarily more violent than rural areas, nor are bigger and denser cities always more violent than smaller ones (World Bank 2010). However, in certain regions, some cities are consistently exposed to more direct or indirect violence.

Women and girls experience a higher degree of insecurity and vulnerability to violence both in public and private space limiting their socio-economic opportunities and access to city services, compared to boys and men.[2] The risk of experiencing violence in urban areas is doubled for women compared with men, particularly in the developing countries (Vanderschueren 2000). Research shows that two-thirds of women in New Delhi had reported experiencing sexual harassment between two and five times during the past year (Jagori and UN Women 2010). Violence can adversely affect physical, mental, and reproductive health impacting on women's family and social life.

Women's lower access to public space and public transport often increases risks of violence and hinder their access to workplace. While 11.6 per cent of the households headed by men had cars, only 1.62 per cent of female-headed households had them. Research suggests that women are more likely to walk or use less expensive

Box 3.3 Conditions in which Women Friendly Land and Business Registration Work

- Lesotho made land registration easier for women by allowing married women to transfer land without their husband's signature (Landesa Centre for Women's Land Rights 2013).
- Simple measures for business registration as found in Australia, Canada, and New Zealand can increase number of women registering their own businesses.
- A pilot project in Entebbe succeeded in reducing the time spent by Ugandan businesses in obtaining licenses by 90 per cent, while revenue went up by 40 per cent. The pilot project triggered a wave of first time applications from women (World Bank 2006: 42).
- Trade Union Confederation of Tanzania (TUCT) is implementing a programme to improve the rights of women market vendors such as collective bargaining with the municipalities to provide a safer working environment and prevent sexual harassment from customers, promote management training, provide business premises at affordable rents, and improve knowledge of legal rights. The Self Employed Women's Association (SEWA) in Ahmedabad, India is a forerunner in this regard (UN-Habitat 2012).
- The Protection of Livelihood and Regulation of Street Vendors Bill was passed by the Indian Parliament in 2013, which legitimizes street vending as a right by defining a registration process for vendors, their rights and obligations to work in authorized vending zones (*The Hindu* 2013). The bill made it mandatory to form Town and Zonal Vending Committees in every city, with street vendors having 40 per cent representation that will issue vending certificate.
- The Tianjin Women's Business Incubator was set up to benefit female micro and small-scale enterprises. Through an investment of two million dollars from the Chinese government, UNDP, AusAID, and the All China Women's Federation, the scheme benefited almost 50 women-owned businesses—creating almost 3,000 jobs (IFC 2007).

transportation means, use off-peak and peripheral public transport routes, and feel unsafe and be at risk of violence while using urban public transport (GTZ 2007).

In conflict, disaster, and post-crisis situations, risks of rapes and violence against women escalate (UN-Habitat 2007). In 42 out of 45 disaster events, women or girls were more adversely affected having stronger and more lasting effects. It should be noted that sexual assault and domestic violence escalate in disaster.

Disproportionately larger vulnerability of women (and children) to hazards compared to men and boys has not been adequately factored into disaster planning. After earthquakes in Surat in India and Bursa in Turkey, or in recovery from tsunami-affected areas in India or Sri Lanka, women's groups are usually the best informed about community conditions, mapping of facilities, households and community hazards (Yonder, Akcar, and Gopalan 2005).

> To create inclusive cities that respect the rights of everyone, we need to create conditions and physical environments where women, men, girls and boys can live, work, go to school, move around, and socialize without fear of harm. We also need to change attitudes and policies that perpetuate violence against women.
>
> —Anna Tibaijuka, Executive Director, UN-Habitat[3]

Physical design and management of the built environment play a role in facilitating or diminishing opportunities for crime and violence. In the policy domain, there is a disjunct between city planning and crime prevention strategies, not to talk of gender sensitivities. Estimate suggests that 10–15 per cent of crimes have environmental design and management components (UN-Habitat 2007).

Municipal authorities have a responsibility to make it safer and easier for women and girls to actualize their rights to city services, resources, and facilities. These include rights to health services, schools and decent housing, and equal access to safe public transport, streets, sidewalks, parks, cultural centres, and work spaces. Some of the good examples of policy initiatives regarding gender inclusive and sensitive crime prevention strategies are presented in Box 3.4.

5. Food security, environmental protection, and sustainability orientation

Poverty, gender, and food security are interrelated. Effective poverty reduction policy must address 'the inequalities in power, incomes and asset bases that generally underpin malnutrition and lack of basic services', which are inherently gendered (Satterthwaite 2003: 182). Urban and peri-urban agriculture (UPA) helps in meeting subsistence need, food security, and nutrition. It also contributes to the development of local economy, poverty reduction, and add extra income to urban poor households, mainly by involving women, which

BOX 3.4 Examples of UN-Habitat (2008a) Safe City Approaches and Mainstreaming Gender in Public Space

- In KwaZulu–Natal, the integrated development plans that cover the major urban areas are required to include both crime prevention policies and women's safety audits. Women's safety audits provide valuable information, increase awareness of violence against vulnerable groups, and help decision-makers to understand how men and women experience their environments.
- The pilot project on women's safety audit was conducted in KwaMakutha, a peri-urban area in Durban, South Africa, experiencing both high levels of social crime and unemployment. It involved identifying problems on site, a needs assessment, and a strategic planning workshop with service providers. The key environmental factors that were taken into account included lighting, signage, isolation, movement predictors, entrapment sites, escape routes, maintenance, and overall design. Although this approach has not eradicated crime, it has managed to contain it in comparison with previous experiences.

  The key challenges faced included getting local authorities to buy into it, establishing and developing the necessary relationship between local authorities and local communities, and effective implementation.

  Much of the action involved applying the principles of crime prevention through environment design (CPTED). It requires training city employees responsible for the implementation of the principles of CPTED.
- In the Gender Inclusive Cities (GIC) project, Jagori used women's safety audit to emphasize the links between safety and the inclusion of women and other vulnerable groups in urban design, planning, and governance. The project highlighted the need for proper lighting, better design of pavements, designated spaces for vendors, and separate public toilets for male and female. Another key priority area was changing police attitudes, with less than 10 per cent of the women reporting incidents of gender-based violence, for fear of being judged or blamed (Jagori 2010).

helps offset the increased cost of city living.[4] Between 40 per cent and 50 per cent of the populations, mostly women in African and Latin American cities, are involved in urban agriculture. In addition, UPA provides a buffer against local economic insecurity and during war and conflict that can disrupt normal food flows (ESCAP 2012).

Marielle Dubbeling, Henk de Zeeuw, and René van Veenhuizen (2010) also identified UPA as a strategy for climate change adaptation and for its potential to reduce greenhouse gases emission although to a lesser extent. However, the food security and gender dimension of poverty in urban areas has not received adequate consideration in either poverty reduction strategies or international development forum (ESCAP 2012). In many cities, such as Nairobi, Dar es Salaam, and Kampala urban agriculture is illegal in terms of land use policy (Beach 2013).[5] As a result more than one-quarter of Kampala's city farmers face harassment by the property owners and threat of eviction by city council. Women often play a dominant role in providing the 'three pillars' of food security that include food availability, food access, and availability of the non-food resources critical for nutritional security (childcare, healthcare, clean water, and sanitation) (Quisumbing et al. 1995).

Despite that a 'Plan for Modernisation of Agriculture' in the 'Uganda Food and Nutrition Policy' (RoU 2003) targets rural Ugandans only and misses much of the relevance for urban food-insecure populations. Recent research on Uganda's urban agriculture policy environment focuses on the urgent need for policy and programme support related to marketing and food security safety net planning (David et al. 2010). Although gender is mainstreamed in Uganda's policy, it suffers from 'superficial attention to gender', lacking meaningful strategies to help women in accessing greater access to resources, services, and power (Brown 2013).

Since 1975, there has been a four-fold increase in the number of recorded disasters, tropical cyclones, earthquakes, and flooding. Cities are highly vulnerable to rising sea levels, extreme weather associated with climate change, and 14 per cent of the urban population in developing countries live in low-elevation zones (UN 2009). As they take care of their families during crisis situations, women also face enormous challenges in securing enough food and water, fuel for cooking and lighting, and wood or other building materials for rebuilding destroyed homes—especially if crops fail, droughts occur, and natural resources are depleted.

Women tend to have lower rates of decision-making and participation in disaster management activities. Yet, they are often severely affected.[6] Women's needs and priorities are rarely addressed in resettlement accommodation. After the tsunami, many women joined self-help groups to obtain microcredit to boost their assets and increase their productive activities (Yonder et al. 2005). This was prompted partly by the gender-blind nature of disaster relief policy that focused on men's lost fishing boats and not on the assets managed or controlled by women. However, whether disaster-affected or not, resource-poor women often face the problems of credit worthiness in accessing credit facilities. They generally do not own land or assets and their activities such as UPA often lack official recognition or institutional backing. However, some good examples of credit facilities and conditions that can bring additional outcomes and benefits for women from UPA are presented in Box 3.5.

6. Engendering budgetary policy and processes orientation

Gender budget is an important tool to examine gender sensitivity of a national or local policy. Analysis of actual budget through a 'gender lens' or gender audits of budget helps to make government aware of the impacts of policies and programmes they support on both men and women. For example, tax on certain household items such as food and clothing may affect women more than men. It is also well established that allocating resources on women's education and health ensures gender equality and poverty reduction, and enhances overall growth. Gender Responsive Budgeting (GRB) does not mean separate women's budgets, but that general budgets include a gender equality perspective meaning that the differential needs and interests of women and men are used as basis of revenue-raising and public spending (OECD 2010).

Importantly, GRB acknowledges the relevance of unpaid work, especially care work that is usually disregarded in national accounting systems and the GDP. For example, budgetary allocation in social services to replace women's unpaid work such as providing childcare facilities by professional relief services and improvements of public services at the community level will influence a

Box 3.5 Examples of Urban Microfinance for Resource Poor Women and Conditions that can Reward Women from UPA

- Both SEWA Bank and Working Women's Forum provide credit and livelihood services to poor women in Chennai and Ahmedabad, India, being guided by a holistic approach to combating poverty. The size of the loan varies from micro to large amount depending on the purpose for which the loan is taken. For example, enterprise loans are much larger in size than consumption loans. Larger amount of loans varying between Rs 25,000 and Rs 36,000 are being used for productive assets such as work equipment, livestock, and housing and infrastructure, while for education and medical expenses the respective sizes are Rs 14,500 and Rs 9,600 respectively (Michael and Susan Dell Foundation and CARE India 2006).
- Anecdotal evidence shows that by switching from being domestic servants in city centre to UPA activities in the peripheral areas of Mexico City, women managed to generate income, produce food for family consumption, and take care of children. This saved them from commuting long distance, working all day, and preventing their children from bad habits or anti-social activities such as watching TV and joining street gangs (FAO 2008).
- Engagement in raising and roasting chicken by HIV/AIDS affected women in urban areas of Cameroon, saved them from physically arduous work in the field, commuting time as activities are within the vicinity of their homes, and paved ways to group organization and empowerment, necessary to cope with disease and face discrimination (FAO 2008).
- Studies from Dakar shows that by building social networks between previously isolated housewives, it is possible to run highly successful micro-garden projects (FAO 2008).

spouse's choice to participate in paid employment. Therefore, gender budget helps inform the policy debate about the gender implications of government expenditures and revenues, and makes the government agencies accountable to GRB, thereby helping increase effectiveness of government allocations for promoting gender equality and sustainable development (Bridge 2005).

Australia is a pioneer in incorporating gender budget by developing the concept of a women's budget and many developing countries now use GRB. However, many governments lack gender-sensitive policies and political will to support gender equality. For example, in Ghana and many other developing countries, the Ministry of Women and Children's Affairs remains 'severely under-resourced, staffed with mostly junior officers with little capacity to influence decision-making' (IFC 2007).

Likewise, PRSP typically makes reference to the importance of gender mainstreaming, but often fails to set specific targets for outputs and outcomes, and make specific budget allocations to advance these priorities. An assessment of the 30 PRSP by Zuckerman and Garett (2002), eight of which were African countries, but only three—Rwanda, Malawi, and Zambia—comprehensively addressed gender issues. No PRSP addressed gender issues in macroeconomic policies such as trade liberalization and privatization. Moreover, in the absence of gender disaggregated data in many countries, the ability to identify and address gender-based disadvantages becomes difficult.

Clearly, to be effective, a GRB initiative must be backed by a responsive and accountable central government. However, it also requires strong political will and lasting commitment because it takes time to collect data and information, raise awareness, and build a sense of accountability. To have significant impact, at least a three-year horizon is recommended for GRB initiatives as an integral part of the national budget (Budlender and Hewitt 2003). Further, to make real progress, it is important to have information on sex-specific coverage and outreach of public services, and data on development outcomes and opportunities for men and women (Budlender 2007). Often civil society plays an active role in ensuring that governments are accountable. Good examples of political commitment, the role of civil society and legislations are provided in Box 3.6.

7. Governance and institutional orientation

A gender and socially-inclusive city promotes equitable rights and provides opportunities and support for all residents to participate in urban life.[7] More than simply increasing women's participation in urban planning, gender-sensitive urban governance involves legal and policy reform, advocacy, capacity building, and awareness creation of relevant stakeholders and women. The need for greater gender sensitivity in planning practice and women's empowerment has been extensively

BOX 3.6 Good Examples of GRB Initiatives and the Role of Government, Civil Society, and Other Stakeholders

- Gender-responsive budgeting in India: A long-term initiative with government support

The process of introducing GRB in India has been long-term, which was initiated by the central government planning with pressure from the civil society. The outcome was the publication of the first GRB analysis of the Union Budget in 2001 and the inclusion of a separate section on gender equality in the Economic Survey for 2000–1. Gender equality perspective traversed a long way from a welfare issue addressed in budget plans through charity (1951–74) to women's empowerment in the 1990s, particularly the Ninth Budget Plan (1997–2002), which identified women's empowerment as a strategic objective.

In 2005, the Ministry of Finance asked all ministries to establish Gender Budgeting Cells, 18 ministries to submit annual reports and performance budgets highlighting budgetary allocations for women as a result of consistent civil society lobbying. The Ministry for Women and Child Development was established in 2006 and a separate statement on GRB was included for the first time in the Union Budget of 2005/06. Both the Tenth and the Eleventh Budget Plans—covering 2007–12—reinforced the GRB mandate, stipulating strict adherence to GRB across the board at the central government level.

- Government dialogues and data collection in Tanzania

Tanzania is considered a leader of gender responsive budgeting in sub-Saharan Africa. This status is attained largely due to a civil society initiative undertaken by the Tanzania Gender Networking Programme (TGNP) working within a broad coalition of local NGOs (FemAct) and also with the central government to improve and expand GRB analyses and data.

Since 2004, TGNP has undertaken and published their Budget Review Position Papers, continuing to remind the government of its obligations towards women and the poor. In 2009, it published a time use survey, the first of its kind in Tanzania and was conducted by the National Bureau of Statistics. Recent achievements include a TGNP study of the costs and burden sharing associated with home-based care of HIV/AIDS patients, as well as a gender-focused analysis of the water privatization policies.

Similarly, NGOs in Mexico have worked with the federal and state governments to combine solid academic analysis with advocacy for gender equality and poverty reduction within the budgetary context. In Rwanda, gender-budgeting initiative forms the basis to inform the national debate about policy and allocation of resources.

Source: OECD (2010).

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documented in literature (Earle and Mikkelsen 2011; UN-Habitat 2010; World Bank 2012).

Across the world, women make up only 9 per cent of Mayors, 21 per cent of Councillors, and 18 per cent of Members of Parliament (MPs).[8] There is little direct involvement of women at the city-level decision-making. Furthermore, women are largely under-represented in management positions in the public and private sector (UN-Habitat 2008b). Even when women do enter local government, there is evidence of poor retention rates and high turnover, resulting from the lack of favourable work environment and supportive policies such as those related to women's safety concerns, flexible time framework, and crash or on-job capacity building opportunities (IULA 1998; UNIFEM 2000).

Following the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action (PFA) (1995), governments in many countries took initiative in increasing women's participation in the decision-making processes, particularly in local government. Decentralization, transparency, and civic engagement are often considered as tools for ensuring good governance and women's participation.

Decentralization does not necessarily facilitate women's participation in public office. With increase in power and authority of local government, local economic and political elites, and interest groups become more involved and are unwilling to relinquish control (UN-Habitat 2000). The majority of capacity-building programmes and initiatives are not yet aimed at building capacities for women and local organizations to deal with the challenges of decentralization and urban governance. It is still a new approach for many trainers, training institutions, and for local authorities. Local authorities often lack the necessary organizational structure, knowledge and skills to work effectively with community-based organizations (CBOs).

International experience (United Nations Development Programme [UNDP] and United Nations Centre

Box 3.7 Gender Mainstreaming in Political Power Structure and Urban Planning

- Rwanda set a quota of 30 per cent for women in the parliament. In 2008 elections, women won 56 per cent of the seats in Parliament (UN-Habitat 2010). With adequate training, they have identified priority areas such as capacity building, development of advocacy tools, creation of a gender-disaggregated monitoring, and evaluation system for policy and programme development. By introducing the triple balloting system and a parallel system of women councils and women-only elections, Rwanda promotes women's participation at all administrative levels. The triple balloting system guarantees the election of women to a percentage of seats at district level. Each voter uses three ballots—one general, one women's, and one youth ballot and subsequently, the district council is established with all those elected on general ballot, one-third of the women, and one-third of the youth ballots. From this group, the district mayor and other executive committee officials are chosen (UN-Habitat 2010).
- After Lesotho set a similar 30 per cent quota for local government, women won 58 per cent of the seats in 2005.
- In order to mainstream gender in urban governance, the Naga City Council (Philippines) passed a series of ordinances. For example, the Women Development Code of Naga City declares a commitment to pursue and implement gender-responsive development policies and programmes. Similarly, the Naga City Women's Council Ordinance establishes a networking mechanism for public and private activities on issues affecting women. Further, a partnership composed of the city government, representatives of employers, and employees was established by the Labour-Management Cooperation Ordinance. The Ordinance requires that at least one-third women's representation from the employers' and the employees' sectors, and that women's issues will be on the agenda.
- With the help of a constitutional amendment, the Indian Parliament had reserved one-third of seats by direct elections in local municipal bodies and rural panchayats (village councils) in 1993 as part of an anti-poverty measure along with other disadvantaged groups. As a result, the number of women councillors has increased. Research suggests that there have been 'profound consequences' such as new policy priorities, changing perceptions of women's abilities, and raising aspirations and educational achievement for girls (Dutta 2012).

Source: UN-Habitat (2008b).

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for Human Settlements [UNCHS]) demonstrates that women's ability to impact meaningfully on governance issues depends on being empowered, informed, and confident. Some good examples along with the factors that help mainstreaming women in local government power structure and planning are provided in Box 3.7. This can be achieved through training and capacity building for CBOs and non-governmental organizations (NGOs).

* * *

Poverty is not gender neutral and so are the effects of urban poverty reduction policies. Obviously, that provides the basis for this chapter to examine whether and to what extent urban poverty reduction approaches are gender-sensitive. What we have uncovered in this process are the following.

- Similar to the capitalists' obsession for profit, urban development or urban poverty reduction policies are predominantly economic growth oriented. Therefore, despite being conductive and not antitheses to growth, gender-based policies often remained partial, truncated, lacking comprehensiveness in the absence of adequate attention to distributive justice.
- Any approaches to reduce poverty need to take into account multidimensionality that includes both economic and social determinants of poverty. For example, policies focusing on women's capacity development need to include free primary or secondary school stipend programmes for girls in urban poor agglomeration along with market-oriented vocational training opportunities. However, to be effective this policy needs to create essential conditions such as girls' or women's access to durable housing with secured tenure, separate toilet, safe drinking water, transport and healthcare facilities, and also overall safety and security.
- For an integrated and gender-sensitive approach to urban poverty reduction, it is necessary that there is a strong political commitment, adequate legislation, an accountable system with clearly earmarked budget, and a group of capable women with adequate power both within the government at all levels and outside,

to monitor the implementation, hold the government and/or other stakeholders accountable, and take appropriate decisions.

NOTES

1. www.oecd.org/dac/gender-development/45744106.pdf (last accessed 1 June 2015).
2. While rates of women exposed to violence vary from one region to the other, statistics indicate that violence against women is a universal phenomenon and 35 per cent of women across the world have experienced physical and/or sexual violence by intimate partner or non-partner in their lifetime (WHO 2014). Globally, women and girls represent 55 per cent of the estimated 20.9 million victims of forced labour, and an alarming 98 per cent of the estimated 4.5 million forced into sexual exploitation (ILO 2012). A decade of research from countries such as Rwanda, South Africa, Tanzania, and even India highlights associations between HIV and physical and/or sexual violence (Rachel, Jewkes and Morell 2010; WHO and UNAIDS 2013).
3. Cited in UN-Habitat (2009).
4. In Sub-Saharan capital cities, disadvantaged urban households spent around more than half to three-quarters of their disposable income to purchase food (FAO 2008).
5. However, the legal framework of UPA is either non-existent or complex and confusing. Agriculture by definition is 'not legally practiced' and is often seen as economically unimportant. The terms 'agriculture' and 'urban planning' are often considered as incompatible by many although in reality UPA is 'de facto' practiced in many cities of the developing countries.
6. During the Indian Ocean tsunami of 2004, more females than males died. Male survivors outnumbered females by a ratio of almost three to one in four villages in Indonesia's Aceh Besar district (UN 2009).
7. 'World Urban Campaign: An Inclusive City', available at http://www.unhabitat.org/categories.asp?catid=691 (last accessed 3 May 2015).
8. http://www.unwomen.org/en/what-we-do/leadership-and-political-participation/facts-an-figures (last accessed 6 October 2015).

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4

Untapped or Unusable Resource

Issues with Female Workforce in Urban India

Mahalaya Chatterjee

In any economic set-up, the nature and amount of production depends on the availability of the factors of production and technology that combines these factors efficiently. Of the four factors of production, land available in the country or economy (along with its quality) depends on natural endowment and man can only marginally modify it. But the other three factors entirely depend on the capability and motivation of the people. The population of the country is usually the supply base of the factor 'labour', and 'organization' for production (or entrepreneurship) emerges from the labour force. And, by definition, capital is the man-made factor of production.

Therefore, in any country or economic set-up, the labour force plays an important role in the economic growth and development. If the available labour is effectively utilized with capital, combining it through the right form of technology, it is sure to create progress in every sense. Employed labour creates effective demand, which in turn calls for new investment. Also, availability of jobs increases the demand for skilled labour which raised the quality of labour through education and skill development. On the other hand, high rate of unemployment not only underutilizes the available resource, but also unleashes different types of socio-economic tensions.

About half of the total labour force comprises women. At least, the female population of the workable age (15–59) are definitely part of the workforce. However, it is almost a universal phenomenon that the work participation rate of the female is usually lower than that of the male. The magnitude of difference depends on a number of reasons—historical, sociological, and economic, to name a few.

In India, the participation of women in workforce is low, whether it is rural or urban. In the traditional set-up, the place of women was at home and it was not expected that they would come out for paid work until and unless they were forced for economic reasons. History does have references to some women who are remembered for their achievements in public life, but they are too few in number. The middle ages put the women in the backstage. In the rural areas, women continued to work with their male counterparts in cultivation and other activities. But in urban areas, we do not find much instance of women coming out in public life for any notable contribution. Probably, the only 'job' available for women was 'domestic helps' of different types in the houses of aristocrats and wealthy.

The situation began to change in the last part of the colonial period. One of the notable contributions of the Renaissance in the nineteenth century was the introduction of public education for women at different levels. The opening of girls' schools and colleges and different types of vocational education enhanced the level of literacy and skill for women. On the other hand, the opening of these institutions increased the need for female teachers and trainers. The necessity for medical women for the treatment of women also increased in public hospitals and also in 'conservative' households where the entry of male doctors was strictly prohibited. So, 'female teachers for various levels' and 'lady doctors' were the two foremost professions in which urban women came out in the last part of the nineteenth century. The other sector which could not do without women was the entertainment sector. The emerging theatres, music, and dance brought women from the lower rung of the society and these jobs were not considered suitable for 'gentle women'. However, things began to change from the 1920s, especially with the emergence of the 'film industry' in different parts of the country. Gradually, educated women started to enter this sector. In the lower part of the ladder, both mining and plantation recruited women on a large scale. This was required mainly to attract migrant labour. If arrangements of jobs were made for females, it was easier to manage migration. The same was true for the emerging factory sector. Family migration was preferred by the 'contractors', who arranged for labourers from the villages.

Even with the historical backdrop, female participation rate in the workforce is very poor in India. It is higher in the rural areas as compared to the urban, but it is almost stagnant. In urban areas, it is growing but the rate is too slow.

In this chapter, we would like to explore the issue of low work participation rate of women in urban India from the point of view of the labour market frame. The chapter is divided into five sub-sections. In the following section, we would go through the existing literature. The third section presents an analysis of the current situation of urban female workers in India. It is followed by a section on the prospects and constraints of labour market for females. The last section is for summing up and policy prescription.

EXPLORING THE LITERATURE

Social scientists from all parts of the globe are concerned with the low participation rate of women. Remembering the fact that female work participation rate (FWPR) is well below the male rate in almost all the countries, it is natural that researches and theorization will go on. Even then, we do not find much insightful research on this particular issue. There are two distinct schools of thought regarding the relationship between economic development and female work participation. The first, following Becker (1957), talks about a positive relationship. With increasing economic growth and spread of education, both demand and supply of women workers increase. In contrast, Boserup (1970) talked about a convex relationship. Her argument went on the following lines: in the initial years of development, the economy was agricultural and pastoral. Women were actively engaged in the production process and female participation rate was quite high. As the industrial economy expanded, the male could get more jobs as the female could not keep up in terms of skill and physical requirement. Also, higher income from secondary and tertiary sectors decreased the need for women to work. So, female participation went down. Later, women also acquired skill and the expansion of tertiary sector would create more jobs for women, and female participation rate would increase again. This argument led to the famous 'feminization-U hypothesis'.

A large part of literature about the FWPR at the international level revolves around the testing of the 'feminization-U hypotheses'. Researchers worked with a large panel data and in most of the cases, they could find support for the hypothesis. However, recently Lechman and Kaur (2015) did the exercise for two levels. When they did it for 162 countries for the period 1990–2012, they found support for the hypothesis. Then, they subdivided the countries into four groups according to per capita income: high income, upper-middle income, lower-middle income, and low income. They found that the hypothesis holds true for the first three groups except high income Muslim countries. The only exception out of the four groups is the low income countries, where they found the evidence of an 'inverted U curve'. In the 'inverted U curve', with increasing income, women withdraw from workforce. Another recent article by Gaddis and Klasen (2013) argued that the support for the U curve depends crucially on the estimation of GDP, whose estimation varies considerably. Given the large error margins in international GDP estimates and the sensitivity of the U-relationship, they proposed a more direct approach to explore the effect of structural change on female labour force participation (FLFP) rate using sector-specific growth rates. The results suggest that structural change affects FLFP consistent with a U-shaped pattern but the effects are small. They concluded that the feminization-U hypothesis as an overarching secular trend driving FLFP in the development process had little empirical support.

Another stream of research attributed the cited relationship to the long-term structural changes and shifts. Many hypothesize that changing patterns of structural change, which proceed as the countries follow their specific development pattern, hugely affect women's active participation in the labour market (Çağatay and Özler 1995; Gaddis and Klasen 2014). In the initial phase of economic development, when a vast majority of people are low-skilled, have limited access to schooling, and the economy itself performs poor in terms of labour productivity, a vast majority of labour force is employed in agriculture. Hence, in the early stages of economic growth, women's participation in labour force is relatively high. As the country proceeds along the development pattern, and the industrial sector starts contributing relatively more compared to the agricultural sector, women's engagement in labour market tends to fall. Hence, the gradually growing labour demand in purely industrial sectors, such as, mining or construction, creates less favourable conditions for women to participate in the labour market. In this line, it is rather obvious to observe heavily de-feminization of labour force during the phase of dynamic industrialization. Next, when the national economy enters the consecutive stage of development and the service sector is gradually becoming dominant; the labour market again offers more employment to women (Cavalcanti and Tavares 2011). Such dynamics between women's engagement in labour market versus economic growth, gives rise to the U-feminization hypothesis. Luci (2009) studied the panel data for 184 countries and confirmed the hypothesis.

As one can see that all these researches centre on female work participation in general and not only in the case of urban sector, it is assumed that economic development has a positive relationship with urbanization and thus the rising part of the feminization-U curve is related to urbanized economy.

In India, the FWPR in general is low: it is sometimes compared to the Muslim countries of the Middle East where religious conservatism prohibits women to work outside for gainful employment. However, there also exists a large rural–urban gap in FWPR. At present, the rural figure is around 30 per cent whereas the urban FWPR is not more than 15 per cent even by the most non-conservative estimate. This has aroused interest at the international level considering the fact that in recent years there has been a notable increase in female literacy and education levels. Recent researches by international agencies like Organisation for European Economic Co-operation and Development (OECD) and International Monetary Fund (IMF) blame it on the conservative, patriarchal society of India for this low participation rate.

One of the earliest discourses on urban women workers by Nath (1965) depicted an emergence of a small group of educated women workers in urban India. She analysed the 1961 Census data of women workers for 13 big cities of the country. At that time, the female urban work participation rate was only 11 per cent. She found that about 90 per cent of the total workers belonged to the working age (15–59) category—the incidence of child labour was too small and it was same for older women. Interstate variations were interesting—it was highest for Andhra Pradesh[1] (18 per cent) and the lowest in the ladder was Delhi (4 per cent). In the lowest category, other north Indian states were Punjab (undivided),[2] Uttar Pradesh, West Bengal, and Jammu and Kashmir. On the other hand, other southern states like Kerala, Madras (Tamil Nadu), Mysore (Karnataka) along with Madhya Pradesh, Maharashtra, and Odisha were just below Andhra Pradesh. In the middle level, there were four states—two from west (Gujarat and Rajasthan) and two from east (Assam (undivided) and Bihar). When she tried to relate the urban FWPR with a composite index of economic development, she found contradictory results. West Bengal, high in terms of 'modernization indicator' (a combined index of literacy, level of urbanization, and proportion of workers in manufacturing industry), showed quite low urban FWPR. In general, she found that one-fourth of the female workers in urban areas belonged to the primary sector. About 30 per cent belonged to the secondary sector and the rest to the tertiary sector. For a gender-based account, the proportion of female workers was higher than male in agriculture related activities, household industries, and 'other services'. As far as education is concerned, there is surely a J-curve,[3] if not U for the female workers. Of the 11 per cent workers, 13.7 per cent were illiterate. It fell to 4 per cent for the literates and then rose with increase in level of education. Comparison of work participation rates over time is rendered difficult by changes in definition of 'worker' in the different Censuses. However, data for the 13 large cities of India for the period 1901 to 1961showed a downward trend in FWPR which is too marked and too consistent to be affected significantly by definitional changes. The downward trend is observed in all cities and consistently from decade to decade in most. The average participation rate for all cities shows a decline from 17.6 per cent in 1901 to 6.9 per cent in 1961. She showed that there was a secular decline in male participation rate also, but the decline was sharper for women. This decline can be historically traced to the changes in the colonial economy, the world wars, etc. However, she concluded that the transition from a rural–agricultural economy to modern industrial economy will surely change the situation. However, in the next quarter of the century, we found that the increase in urban FWPR was positive but very slow.

This led to the issue of accounting the female work. Most of the women get involved in different types of unpaid family work—be it agriculture, pastoral, manufacturing, or, trade. But they cannot register themselves as 'self-employed workers' and thus they are left out of the 'workers' category. From the 1990s, there was a conscious effort on the part of the concerned agencies to include work done by females with additional rigour. Olsen and Mehta (2005) took up the issue of work done by 'housewives'. They conclude that because of patriarchal attitudes and low skill of women workers (in terms of literacy and other types of trainings), their contribution to productive activities goes unrecorded.

It was expected that with liberalization and the expansion of the tertiary sector, there would be an increase in female participation in various types of urban jobs. Rustagi (2010) compares the NSSO data for 1993–4 and 2004–5 and comes up with interesting results. She shows that work participation rate changes with income class (represented by monthly per capita expenditure class: MPCE). There is a complementary nature of male–female participation in each income class. As shown in Figure 4.1, the withdrawal of female from the workforce in Q1 has been compensated by an increase in the engagement of male in the same quintile. The converse took place more prominently in Q3 and Q5 and it shows a more prominent feminization-U curve in a gap of a decade.[4]

Unfortunately, this rising trend in the upper quintiles could not be sustained for a long time and a massive

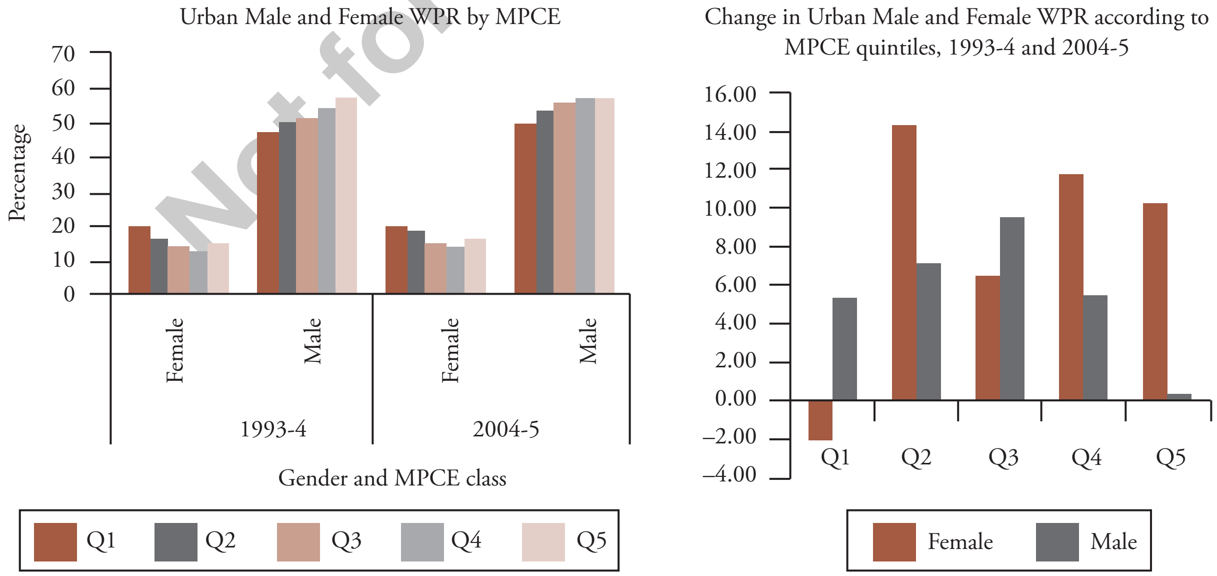

FIGURE 4.1 MPCE and Urban Work Participation Rate

Source: Rustagi (2010: 21, Table 11).

withdrawal was witnessed in the NSSO survey of 2009–10 (64th Round). The decrease was for all the income classes, but it was highest for the middle quintile. The hypothesis of 'de-feminization' was offered by Abraham (2013). He tried to explain by two lines of argument—first, rising income for the family allows the female member to withdraw herself from the labour force; second, more and more women are going for higher education. As one can understand, the two explanations cannot be for the same group of women. The first may be true for the age group above 30 and the second for the age group 20–30. So, support of the hypothesis would lie in a more detailed examination of age-specific data of female workforce.

Klaveren et al. (2010) took up the issue of women employment in terms of skill development and working conditions in India. Analysing the data on education, they painted a bright picture for future, if the trend of educational upliftment continues and the working condition of the females improves. In this connection, one can remember a study by Jensen (2012), where she describes an experiment with rural girls. They were placed in the emerging BPO sector and the changes in their lifestyle in terms of decisions like marriage and child-bearing were encouraging.

Klaasen and Pieters (2013) study the surprisingly low level and stagnation of FLFP rates in urban India between 1987 and 2009. Despite rising growth, fertility decline, and rising wages and education levels, women's labour force participation stagnated at around 18 per cent. Using five large cross-sectional micro surveys, we find that a combination of supply and demand effects have contributed to this stagnation. The main supply side factors were: rising household incomes, husband's education, stigmas against educated women engaging in menial work, and falling selectivity of highly educated women. On the demand side, employment in sectors appropriate for educated women grew less than the supply of educated workers, leading many women to withdraw from the labour force.

Another study by Sorsa (2015) is apprehensive about the gender gap in the labour market—which is highest in any developing economy. The reasons were complex: socio-economic and cultural factors are important—family status increases if women stay home, house work has become more attractive than poorly paid market work as husband's incomes have risen; and safety concerns and poor infrastructure keep women from market work. She found high unemployment among educated women; but preference for work, as revealed from field-surveys, indicates that many women would work if conditions improved. Less availability of jobs for women is also an important issue.

Das et al. (2015) in their study, using extensive Indian household survey data, modelled the labour force participation choices of women, conditional on demographic characteristics and education, as well as looking at the influence of state-level labour market flexibility and other state policies.

It can be said that most of the studies point out social and cultural factors behind the low participation rate. At the same time, they also talk about the less availability of job for women even in the growing economy. However, they pointed out that new policies and active support from the government would increase urban female work participation in the long run.

Before going in that debate, let us have a look at the urban female work participation in India in a disaggregated level further.

URBAN FEMALE WORKERS IN INDIA—A PERSPECTIVE

India is a vast country with immense diversity in terms of both physical endowment and human capital. The socio-economic, religious, and cultural forces are different in different parts of the country and they influence the urban FWPR immensely. The works of the rural women are mainly related to different stages of farming and animal husbandry. There are some specializations (like reaping, husking, rice-making in farming, and milking in animal husbandry) in the agro-pastoral economy, which are traditionally carried on by the women. It is not important whether they work as agricultural labourer or unpaid family labour—but that is reflected in the relatively higher proportion of female participation in rural sector. In this section, we would like to analyse the data from the decennial Census of the country. We would be concentrating on the latest Census (2011) and comparing it with that of 2001. As a major part of the data is not yet published for 2011, the relevant data for 2001 will be taken into consideration. Most of the studies related to FWPR use the NSSO data and that motivated us to look into another major database of the country.

As one can see in Figure 4.2, the trend line for male work participation rate is much flatter than that for women. Undoubtedly, there has been a secular increase in the FWPR in the urban sector. But if we disaggregate it for the states, we will see that the increase is not uniform within the country—there is a high degree of variation among the states. In general, the north-eastern and southern states show higher level of FWPR, but the rate of change also varies considerably (Table 4.1).

Table 4.1 clearly brings out the regional variation in urban FWPR in the last four decades. It is very clear that there is considerable regional variation—the north-eastern and southern states have higher urban FWPR whereas the eastern, northern, and western states fall behind. Descriptive statistics show that the lowest values for the country were of single digit till 2001. On the upper level, the highest was reached in 2001. There is secular increase in urban FWPR as depicted by the increase in the average value and the lowering of inter-state variation is decreased by continuous decrease in the coefficient of variation. So, it is a positive picture as far as the urban FWPR is concerned. It can also be seen in Table 4.2 that the rate of change is generally positive for all the states, though there are some negative variations for some states in some decades. Let us, for the time being, ignore the negative changes assuming they are the results of some purely local reasons. On the whole, there is an increase in urban FWPR. The rate of change for some states is really amazing. The northern and southern states show considerably high and positive rate of change. In general, it shows that the change was most noticeable in the decade just after liberalization. If we rank the states according to urban FWPR, we see that there is not much change for the first 15 ranks and also for the last 10. But, there is considerable change in ranks for middle-ranking states. If we take into account the rank correlation coefficients, it is quite high for the decades 1981 and 1991 (0.96). For further decades, it has come down to 0.79 and 0.73 for 1991–2001 and 2001–11, respectively. If we look at the rank correlation coefficients for the years 1981 and 2001, the value is 0.82. So, we can see that not only there is a change in urban FWPR in the country, but there is also considerable change in ranks among the states. West Bengal was ranked 26 in 1981 and it has improved its rank to 19 in 2011—it is one of the states which has increased its urban FWPR.

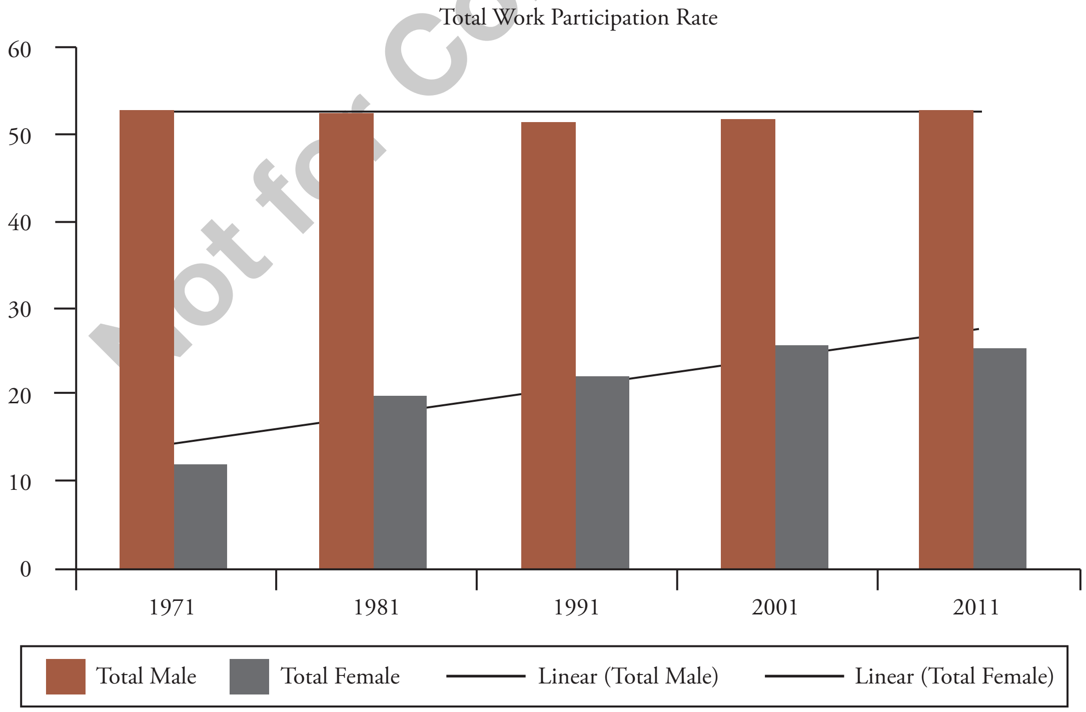

FIGURE 4.2 Change in Urban Work Participation Rate across Gender (1971–2011)

Source: Calculated from Census of various years.

TABLE 4.1 Urban Female Work Participation (Total) Rate across States

State	1981	1991	2001	2011
India	**8.32**	**9.17**	**11.55**	**15.4**
Jammu and Kashmir	9.39	9.4	9.5	14.5
Himachal Pradesh	11.26	14.09	14.96	19.9
Punjab	4.2	4.49	9.74	13.2
Chandigarh	9.46	10.89	14.86	16
Uttarakhand			7.28	11.3
Haryana	4.45	5.08	10.77	12.1
Delhi	6.69	7.57	9.08	10.6
Rajasthan	5.88	7.33	9.34	12
Uttar Pradesh	3.46	4.78	6.85	11.3
Bihar	4.78	5.11	6.83	10.4
Sikkim	15.58	18.75	21.42	24.8
Arunachal Pradesh	11.62	11.94	16.6	21.3
Nagaland	10.93	12.09	14.82	25.9
Manipur	28.51	27.88	32.28	33.2
Mizoram	21.88	39.37	40.5	31.1
Tripura	8.73	9.27	12.09	16
Meghalaya	16.12	17.22	19.15	23.6
Assam		7.52	10.29	14.9
West Bengal	5.59	6.21	11.13	15.4
Jharkhand			10	10.1
Odisha	10.7	12.1	9.53	14.1
Chhattisgarh			22.28	17.4
Madhya Pradesh	9.63	10.24	11.7	15.1
Gujarat	6.52	10.09	9.11	11.4
Daman and Diu				14.6
Dadra and Nagar Haveli	26.84	22.1	14.35	14.5
Maharashtra	10.14	11.44	12.72	16.8
Andhra Pradesh	11.81	11.94	12.62	19.1
Karnataka	11.83	12.9	16.06	20.8
Goa	15.22	15.54	17.84	21.5
Lakshadweep	6.65	8.1	8.91	10.5
Kerala	11.76	13.02	13.55	16
Tamil Nadu	11.97	13.1	18.47	21.6
Puducherry	9.3	10.99	13.61	16.1
Andaman and Nicobar Islands	7.2	9.6	11.09	17.7
Max	28.51	39.37	40.5	33.2
Min	3.46	4.49	6.83	10.1
Mean	10.94	12.26	14.10	16.99
St. Dev.	6.08	7.16	6.98	5.71
CV	55.59	58.38	49.48	33.59

Source: Calculated from Census data of different years (Table B1).
Note: Goa includes Daman and Diu till 2001.

As per Census definition, the workers have been classified as 'main' and 'marginal' according to the time they have spent in work in the last 12 months. If we take into account that decomposition, we will see that the picture becomes somewhat bleak. Most of the top-ranking states have a major proportion of their female workforce as marginal workers. Figure 4.3 will give an idea about the percentage of main workers among female workers in all

TABLE 4.2 Rate of Change of Urban Female Work Participation Rate

State	1981–91	1991–2001	2001–11
India	10.2	26.0	33.3
Jammu and Kashmir	0.1	1.1	52.6
Himachal Pradesh	25.1	6.2	33.0
Punjab	6.9	116.9	35.5
Chandigarh	15.1	36.5	7.7
Uttarakhand			55.2
Haryana	14.2	112.0	12.3
Delhi	13.2	19.9	16.7
Rajasthan	24.7	27.4	28.5
Uttar Pradesh	38.2	43.3	65.0
Bihar	6.9	33.7	52.3
Sikkim	20.3	14.2	15.8
Arunachal Pradesh	2.8	39.0	28.3
Nagaland	10.6	22.6	74.8
Manipur	–2.2	15.8	2.9
Mizoram	79.9	2.9	–23.2
Tripura	6.2	30.4	32.3
Meghalaya	6.8	11.2	23.2
Assam		36.8	44.8
West Bengal	11.1	79.2	38.4
Jharkhand			1.0
Odisha	13.1	–21.2	48.0
Chhattisgarh			–21.9
Madhya Pradesh	6.3	14.3	29.1
Gujarat	54.8	–9.7	25.1
Daman and Diu			
Dadra and Nagar Haveli	–17.7	–35.1	1.0
Maharashtra	12.8	11.2	32.1
Andhra Pradesh	1.1	5.7	51.3
Karnataka	9.0	24.5	29.5
Goa	2.1	14.8	20.5
Lakshadweep	21.8	10.0	17.8
Kerala	10.7	4.1	18.1
Tamil Nadu	9.4	41.0	16.9
Puducherry	18.2	23.8	18.3
Andaman and Nicobar Islands	33.3	15.5	59.6
Max	79.94	116.93	74.76
Min	–17.66	–35.07	–23.21
Mean	15.16	24.13	27.72
St. Dev.	18.12	31.85	22.41
CV	119.53	132.00	80.85

Source: Calculated from Census data of various years.

the states in the two consecutive Censuses of 2001 and 2011. But it shows that there was a decrease in the percentage of urban female main workers over the decade, except for very few states. And this was compensated by an increase in the marginal workers which is evident from Figure 4.4.

If we take into account the change in the main and marginal workers, Table 4.3 reveals some interesting observations. We have considered the states which had more than above average percentage for main and marginal female workers, to see the direction of change. It can be seen that 22 states show a decrease in urban female main workers, whereas 31 states show an increase in urban female marginal workers over the decade. Only four states, Delhi, Uttarakhand, Meghalaya, and Maharashtra show an increasing trend in both main and marginal workers. For all the other states, a decrease in the percentage of main workers is compensated by an increase in marginal workers. As far as labour market is concerned, this trend is not at all healthy and corroborates the fact that women have to resort to marginal work for their livelihood. But, this is encouraging as far as FWPR is concerned. This implies that more women are offering themselves for work.

Now, if we look into the zone-wise scenario of employment of female workers, regional disparity becomes more prominent as shown in Figure 4.5. It is a fact that employment increased in the country irrespective of region since 2004, but it was already highest in the southern zone and the rate of growth is also higher there. It is followed by the west and north. The other three zones are lagging behind. However, among these three, the rate of growth is highest in the eastern zone.

Lastly, we would like to look at the urban FWPR by religion given in Figure 4.6. As there are hypothesis about the patriarchal nature of the Indian society as an important reason behind the low FWPR in urban areas, this data is quite revealing. The nature of patriarchy is directly connected with the dictums of religion. However, here we are constrained by two factors. First, we have data for India, so we cannot look into interstate variations and second, comparable data for 2011 is not published yet. We have to limit our analysis to 2001.

It can be clearly seen in Figure 4.6 that the highest urban FWPR is among the Christians, followed by the Buddhists (if we, for the time being, neglect the unclassified 'others'). From the bottom, it is Jains, Muslims, and Sikhs in the ascending order. The FWPR among the Hindus is the 'golden middle', it is just around the national average. Kaur (2013) tries to link this with

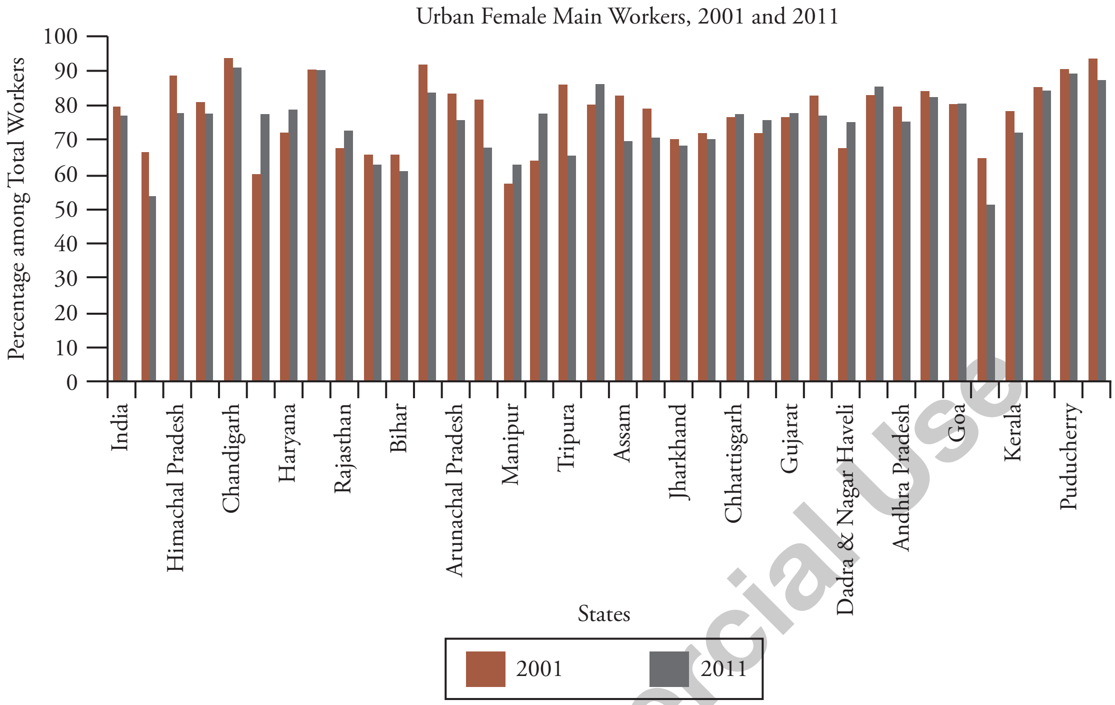

FIGURE 4.3 Urban Female Main Workers as Percentage of Total Female Workers

Source: Compiled from Census data of 2001 and 2011 (Table B1).

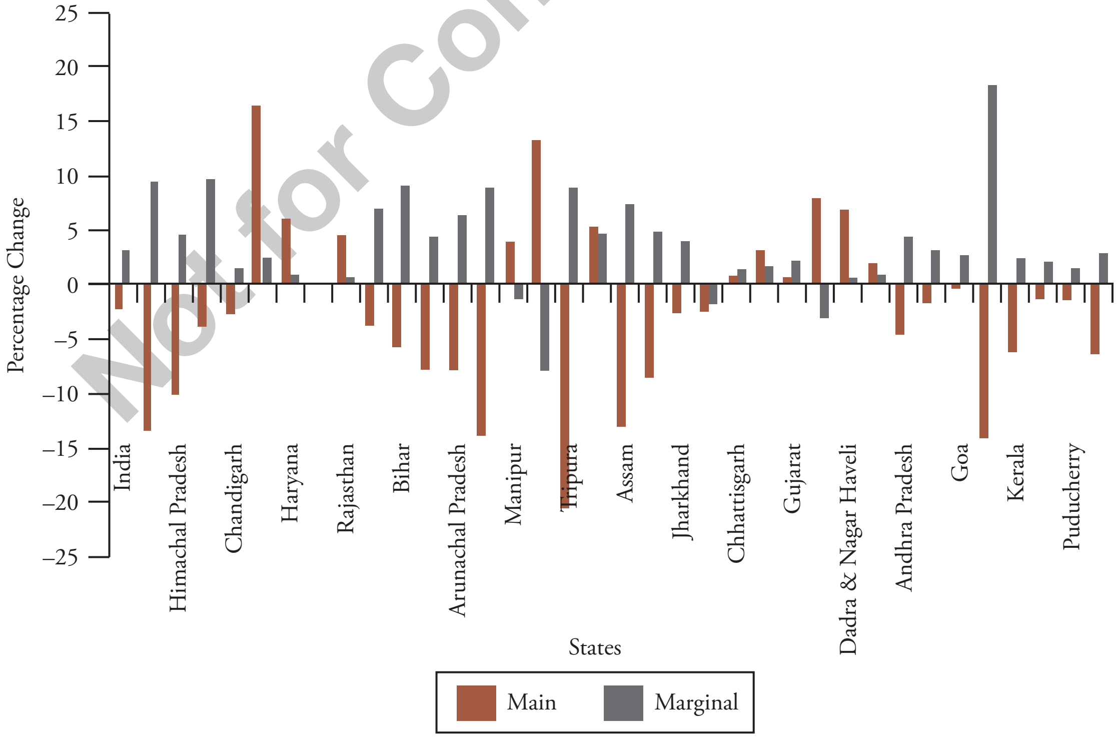

FIGURE 4.4 Percentage Change in Main and Marginal Urban Female Workers

Source: Compiled from Census data of 2001 and 2011 (Table B1).

TABLE 4.3 Direction of Change in the Percentage of Main and Marginal Female Workers

Type of Worker	Increasing	Decreasing
Main (percentage more than average 77.94 in 2001)	Delhi, Daman and Diu, Meghalaya, Maharashtra	Himachal Pradesh, Punjab, Chandigarh, Sikkim, Arunachal Pradesh, Nagaland, Tripura, Assam, West Bengal, Andhra Pradesh, Karnataka, Goa, Kerala, Tamil Nadu, Puducherry, Andaman and Nicobar Islands
Main (percentage less than average in 2001)	Uttarakhand, Haryana, Rajasthan Manipur, Mizoram, Chhattisgarh, Madhya Pradesh, Gujarat, Dadra and Nagar Haveli	Jammu and Kashmir, Uttar Pradesh, Bihar, Jharkhand, Odisha, Lakshadweep
Marginal (percentage more than average 10.13 in 2001)	Haryana, Rajasthan, Uttar Pradesh, Bihar, Meghalaya, Jharkhand, Madhya Pradesh, Goa, Lakshadweep, Kerala	Manipur, Mizoram, Odisha
Marginal (percentage less than average in 2001)	Jammu and Kashmir, Himachal Pradesh, Punjab, Chandigarh, Uttarakhand, Delhi, Sikkim, Arunachal Pradesh, Nagaland, Tripura, Assam, West Bengal, Chhattisgarh, Gujarat, Dadra and Nagar Haveli, Maharashtra, Andhra Pradesh, Karnataka, Tamil Nadu, Puducherry, Andaman and Nicobar Islands.	Daman and Diu

Source: Compiled from Census data of 2001 and 2011 (Table B1).

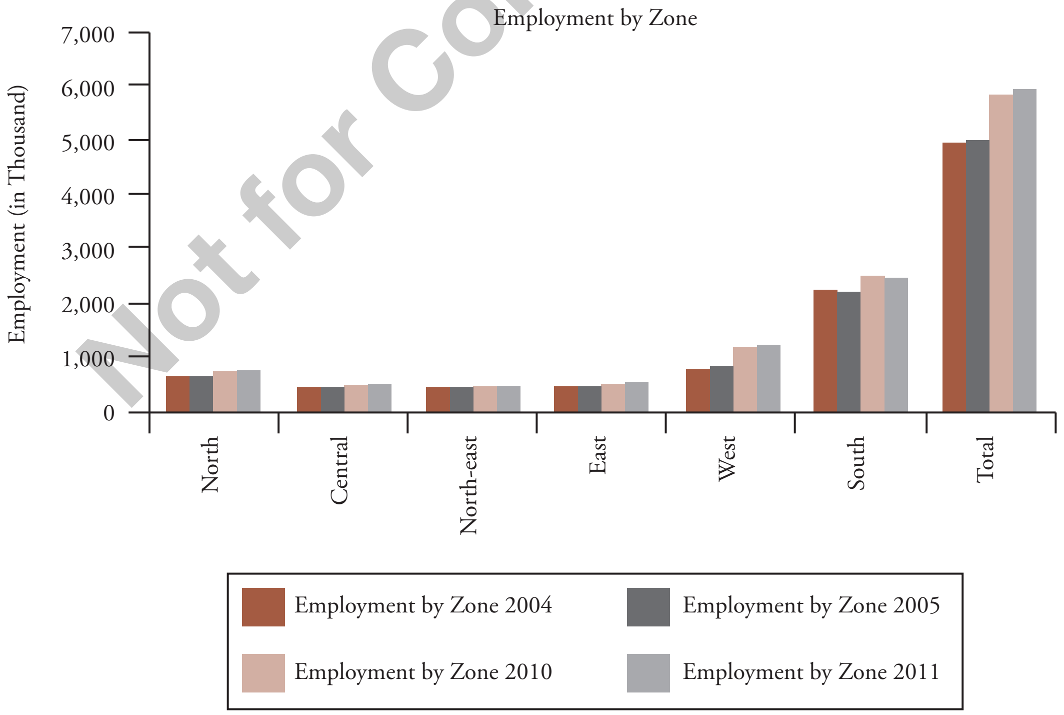

FIGURE 4.5 Employment of Women by Zones

Source: Statistical Profile of Women Labour, 2009–10 and 2012–13 (Table 2.13).

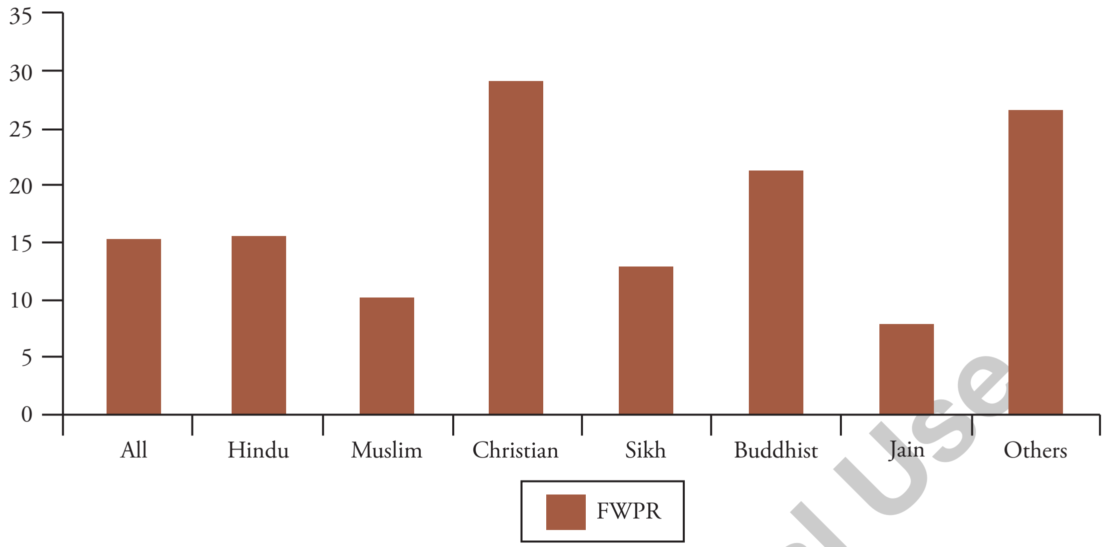

Figure 4.6 Urban Female Work Participation Rate by Major Religions, 2001

Source: Compiled from Census 2001 data on Workers (Table B5).

location and nature of jobs available there. The higher FWPR of Christians and Buddhists can be related to the matriarchal society of north-east and more open societal structure of the southern states. The lower FWPR of the Muslims, Sikhs, and Jains would result from the conservative north Indian heritage. As far as gender gap is concerned, it is highest among the Jains, followed by Muslims, Sikhs, Christians, and Hindus. As expected, it is lowest among the Buddhists. Surprisingly, there is a negative correlation between urban FWPR and literacy rate. Among Jain women, the literacy rate is almost 90 per cent, whereas the urban FWPR is only 9 per cent, which can be explained by the apparent conservatism of the society.

The difference in urban FWPR is also reflected in the type of job these women are engaged in. Let us have a look at Figure 4.7.

Even with an abysmally low urban FWPR, it is encouraging to find out that women are present in all the major industrial groups, irrespective of religion. But there is wise variation. One can easily notice the prevalence of Muslims in 'Household Industry' and the Jains in 'Finance and Real Estate'. And except for the Muslims, for all other religious groups, service sector (with all its variations) is the main source of job for urban women.

So, we can conclude that there is a slow but steady rise in urban FWPR in India. The rate of growth is higher than that of the male, which is almost stagnant. But there is immense interstate variation. The north-east states lead with high FWPR, followed by southern and western states. This is positively related and correlated to the level of urbanization, in general. The rate of change of FWPR has also shown wide variation in the last decade (2001–11). Another major change that can be seen is if we decompose the workforce in its main and marginal components, there is a shift towards marginalization, with the increase in the percentage in marginal labourer in most of the states. Only four states show increase in both main and marginal labour.

If the data on workers is decomposed on the basis of religion, we find that there is a wide variation in participation rate. This may be related to religious conservatism, prevailing trends in the society, and the nature of local job availability. Lastly, there is also wide variation across religions if the urban female workers are decomposed by industrial classification.

Further, we would like to look into the functioning of the labour market, in terms of forces of demand, supply, and the constraints.

A LOOK INTO THE LABOUR MARKET

After an explorative survey of the data, let us have a look into the labour market for women in India. In this

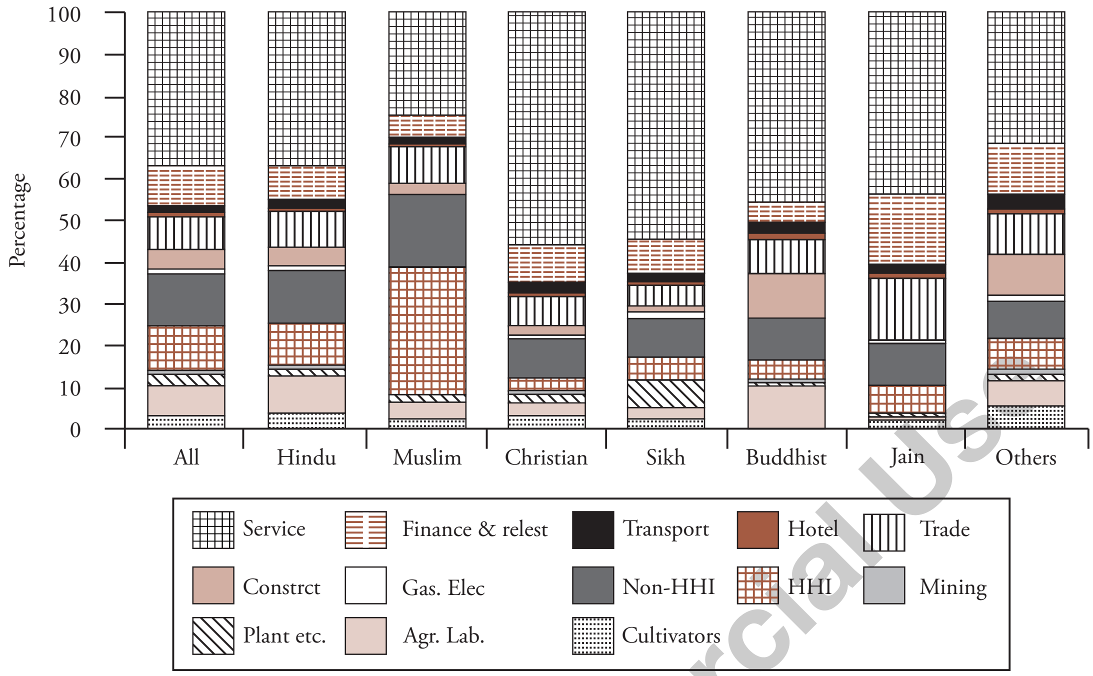

FIGURE 4.7 Decomposition of Urban Female Workers by Industrial Classification for Different Religious Groups, 2001

Source: Compiled from Census data, 2001 (Table B5).

section, we would look into the demand and supply side of the market—as basic economics tells us that a shift is required in both sides, so that there is actual increase.

Demand for Female Worker in India

At the outset, it should be admitted that it is difficult to segregate the demand for female labour. As per the Constitution of the country, there should not be any discrimination as far as gender is concerned. But gender stereotyping and working conditions surely debar women from having it as an open playing field. Also, the demand for female labour is integrated with the overall labour market situation of the country.

Now, what do the previous studies and data show us? There is an increase in women workers. As Rustogi (2010) disaggregated the increments, we see that the increase came in the two ends of the educational status. On one hand, women with higher educational levels were absorbed in jobs of teachers (at various levels), etc. On the other hand, there was enormous increase in the lower level jobs of personal services (like maids, cooks) which require no additional skills, but there are also jobs where some sort of skill development is required (beautician, computing machine operator). But it should also be remembered that the demand for women workers decreased simultaneously in some traditional sectors like plantation and mining. These positive and negative factors have made the increase in FWPR and employment very slow.

Figure 4.8 clearly shows that there are fluctuations in total employment but the level of female employment has remained stagnant. Given the nature and type of growth in the manufacturing sector in India, it is unlikely that demand for female labour will come from this sector in the near future.

Another traditional sector for employment for women was the plantation sector. The glossy picture of women picking leaves in tea gardens was a typical advertisement for tourism department of some states of the country. The plantation sector is in a bad shape for a number of reasons beyond our scope of discussion in this chapter. But what is important for us is that in the last 15 years, the decline in the average female employment was sharper than that of male as can be seen in Figure 4.9.

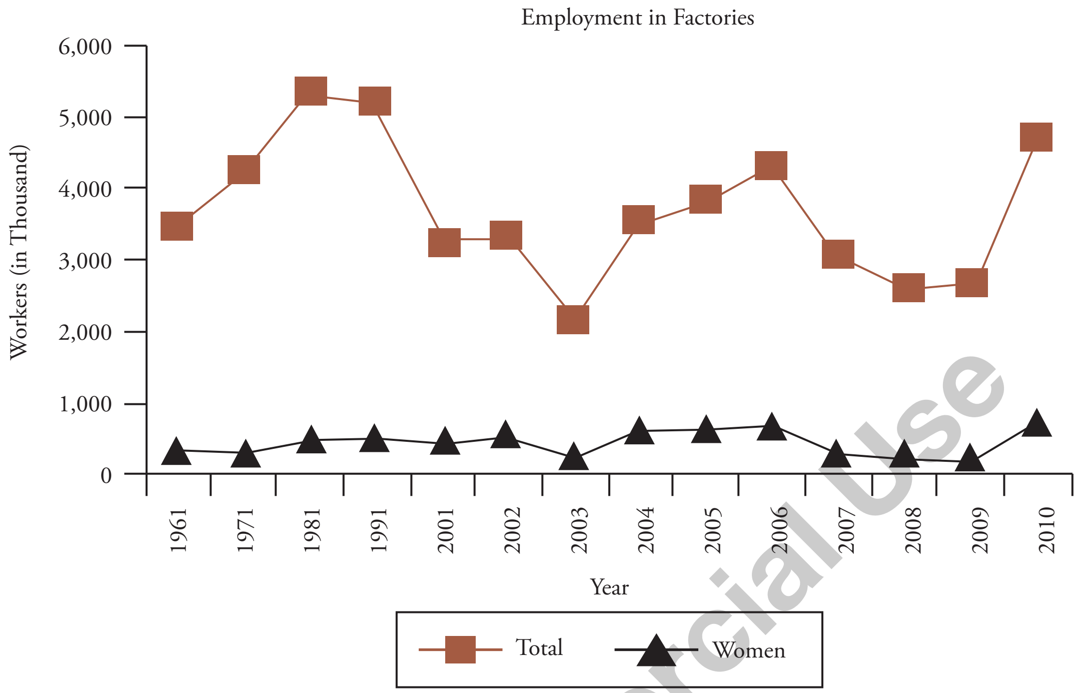

FIGURE 4.8 Workers in Factories: Total and Female

Source: Compiled from Statistical Profile for Women, 2009–11 and 2012–13 (Table 2.1).

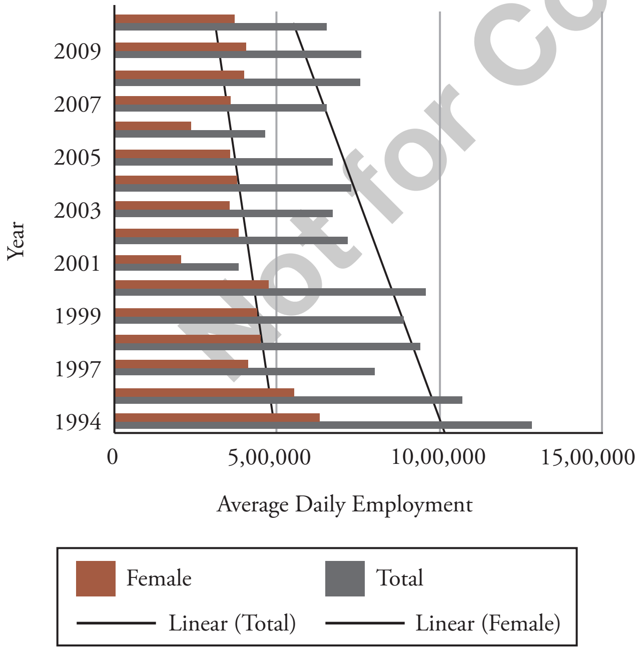

FIGURE 4.9 Average Daily Employment in Plantations

Source: Compiled from Statistical Profile for Women, 2009–11 and 2012–13 (Table 2.9).

Figures 4.10(a) and 4.10(b) depict that the picture is same for the mining sector. For all mines taken together, the employment is almost stagnant and it is too little compared to the total employment. Specifically, for the coal mines, the employment has decreased radically. This is partly due to mechanization and partly due to legal restrictions of different kinds. The trend is unlikely to change in the near future and so an increase in demand is unexpected from this sector.

Figure 4.11 shows women employment in public and private sectors in the post-liberalization period. However, as expected, the increase is more for the private sector. Going by the trends, the major demand for women would come from private sector, especially service sector of different type. Evidences have shown that employment has grown at a higher rate for the new type of jobs for both the sectors.

There is latent demand for women labour—this is reflected by the increase in marginal work participation of women. In most of the cases, working part-time on daily or monthly basis is convenient for both the employer and the employee. The employer can engage

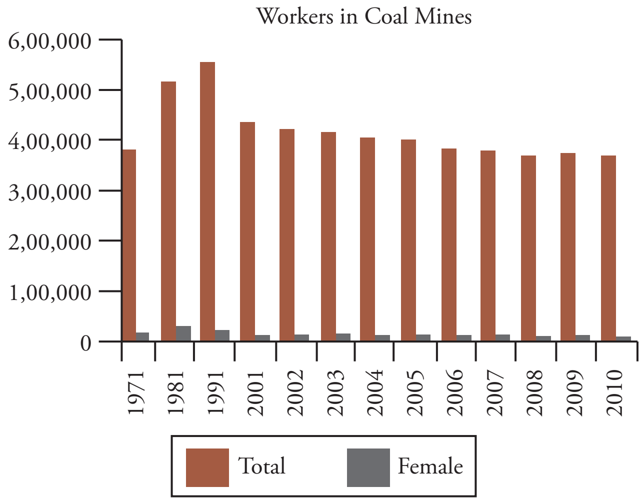

FIGURE 4.10(a) Workers in Coal Mines

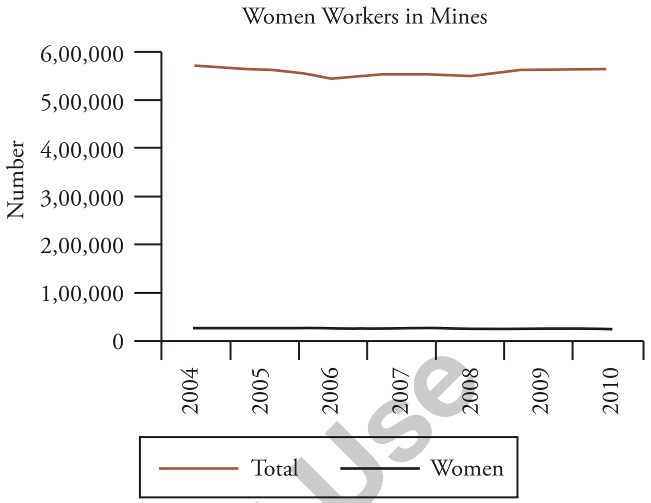

FIGURE 4.10(b) Women and Total Workers in Coal Mines and all Mines

Source: Statistical Profile on Women Labour, 2009–11 and 2012–13 (Tables 2.6 and 2.7).

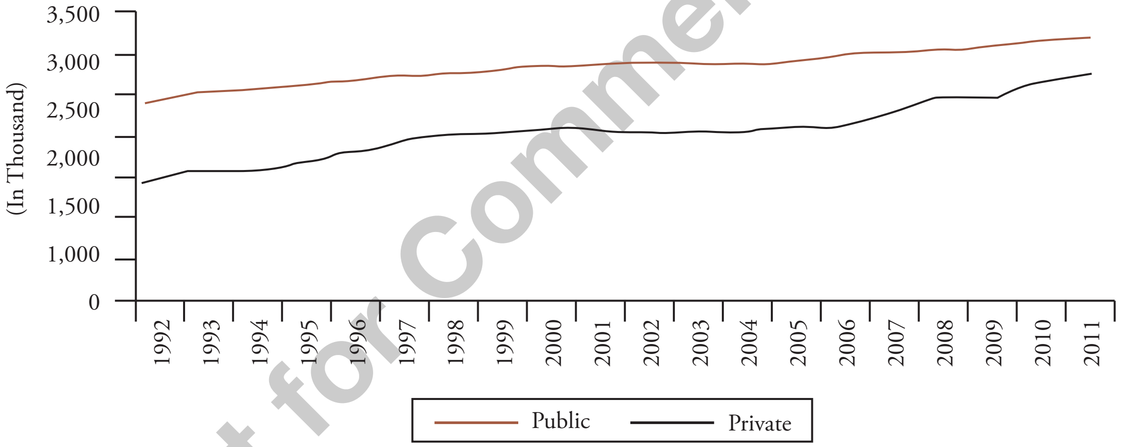

FIGURE 4.11 Change in Employment for Women in Public and Private Sectors

Source: Statistical Profile on Women Labour, 2009–11, 2011–13 (Table 2.12).

them as per their need and the women can also earn after managing their other duties. There is a strong argument for 'marginalization' and 'informalization' of the female workforce and the blame is on the employers. However, we are more interested to look at the supply side also to see why women prefer part-time or marginal work.

Supply of Female Workers in India

There is increase in the supply of women workers in the urban sector in India. The secular trends of increase in literacy along with availability of women with higher degrees of different types support the statement. But there is a peculiarity in the nature of supply of women workers. We have already shown that in cross-section, there is the existence of a U curve along income classes. There are more workers in lowest and highest quintiles of MPCE and the lowest WPR is for Q3. There is a mirror image of this curve if we look into the educational qualification of women.

While the data for Figure 4.12 is old, we have reasons to believe that there is not much change in the situation.

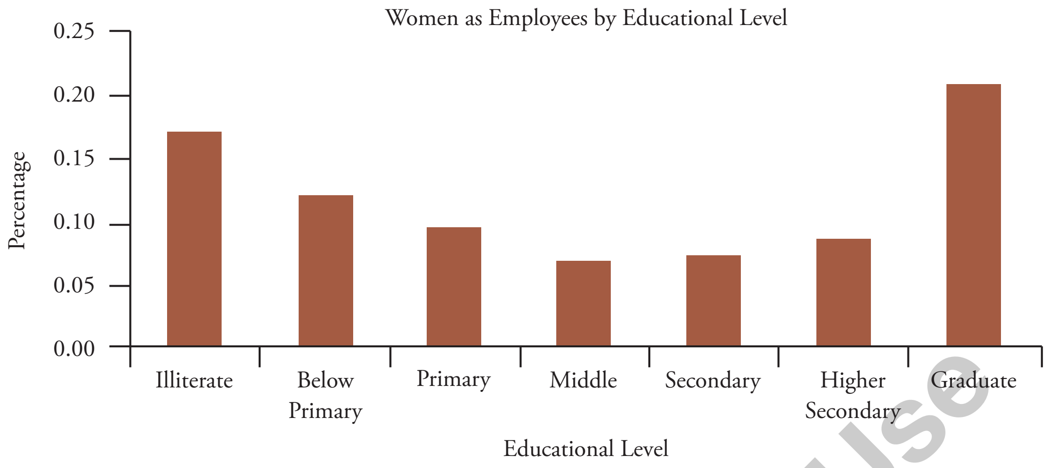

FIGURE 4.12 The U curve for Educated Workers in India

Source: Adopted from Olsen and Mehta (2005: 30, Figure 1).

This brings us to explore the reasons behind the supply of women workers. The workers in the lower rung (both in terms of income and education) usually enter the labour market driven by distress. They are illiterate and unskilled and they join mostly informal, like personalized, services. The informal retail trade (vegetable vendors, etc.) are also carried on by this group of women. On the other hand, in the upper rung of the labour market, there are more educated incumbents and they join the formal expanding service sector. The proportion of self-employed is also high in this level—this is evident from the number of female entrepreneurs. We presume that apart from economic needs, the basic reason for increase in supply is the 'search for identity' for the educated modern urban women. And the increases in both these levels are intricately related. The more women go out for work in the higher level, the more would be the demand for worker from the lower level for more personalized services (like maids, cooks, child-minders, even beauticians).

The absence of the middle level (in terms of income and education) can be explained by many reasons. First, job availability for such low level of education is not much in supply. Second, societal norms prevent them from going out for work—it would be the discredit of their husbands if they work for a living. Third, they do not have enough financial or other types of support to manage their household. It is economic for them to manage their household duties on their own.

We have already seen that that there is high variation across regions and religious groups for FWPR. So, there is substance in the argument that patriarchal society is a factor in the low participation rate.

If we look into the marginal female workers according to industry groups, there are some interesting revelations. Unfortunately, our analysis would be limited to 2001 Census, as comparable data is not available for 2011.

Figure 4.13 depicts that marginal women workers are present in almost all the major industrial categories except Gas, Electricity, and Water (E). But they surely outnumber men in some categories. In all the segments of primary sector, the percentage of female is higher than men. For the other two sectors (secondary and tertiary), higher percentage is observed in household industry (D) and services in different kinds (L to Q). And the percentage is almost equal for the 'Real Estate and Financial Sector'. It is a bit disturbing that even the urban women take up agricultural activities as part-time work as part of their survival strategy. We presume that they are women from small towns nearer to villages. Anyway, this supports our claim that women are taking up jobs even in part-time basis where low or very additional skill is required.

If we look into the age-specific data of female workers for the years 2001 and 2011, we would find no noticeable change. So, de-feminization occurred because of women opting for higher education, is difficult to support.

Figures 4.14 (a), (b), and (c) together reveal some important information. First, it supports the presence of child labour in the age group 5–14, though there is some decrease in the 10-year period. Second, there is a decrease

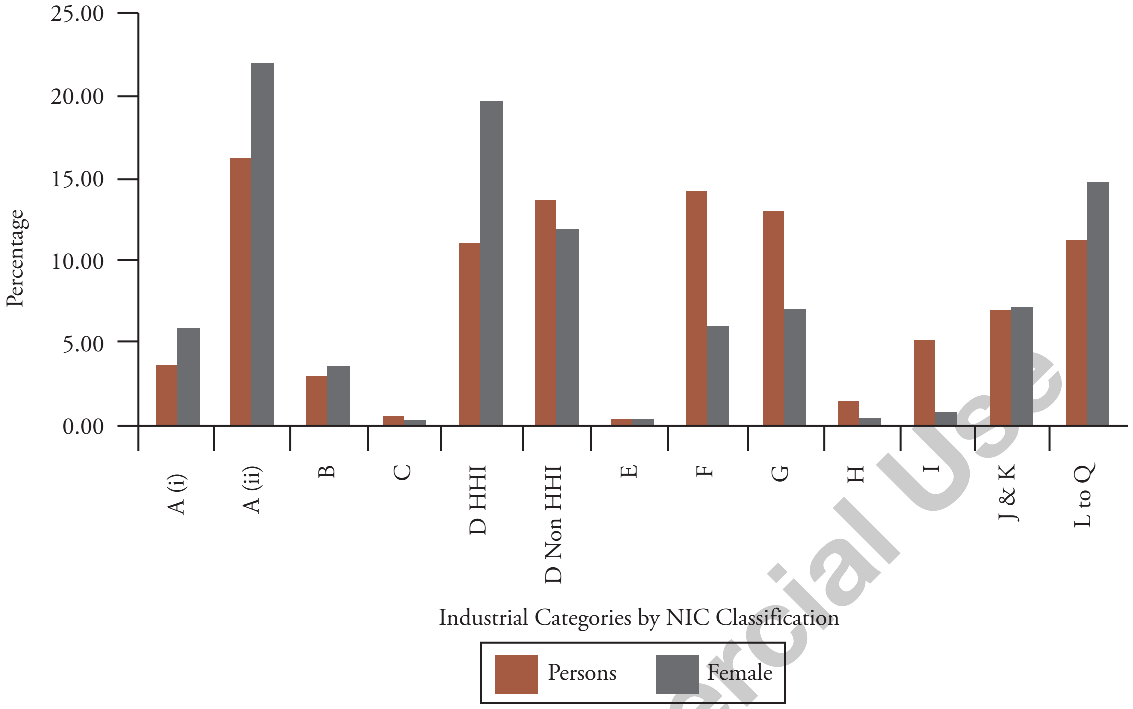

FIGURE 4.13 Urban Marginal Workers by Industrial Category, 2001

Source: Census data 2001 (Table B10).
Note: Industrial Categories: A (i) – Cultivator; A (ii) – Agricultural labourer; B – Plantation< Livestock, Forestry, Fishing, and allied activities; C – Mining and Quarrying; D HHI – Household Manufacturing; D Non HHI – Non-household Manufacturing; E – Electricity, Gas, and Water Supply; F – Construction; G – Wholesale and Retail Trade; H – Hotels and Restaurants; I – Transport, Storage, and Communications; J – Financial Intermediation; K – Real Estate, Renting, and Business Activities; L – Public Administration and Defence, Compulsory Social Security; M – Education; N – Health and Social Work; O – Other Community, Social and Personal Service Activities; P – Private Households with Employed Persons; Q – Extra-Territorial Organizations and Bodies.

in the percentage of marginal workers in the age group 25–60. And finally, there is a positive increase in percentage of nonworkers in the higher age bracket starting from 40. So, there is change in the age structure of women who offer themselves in the labour market. They enter the labour market early, reach the peak at 50, and then fall down steeply as expected.

A look at the main work of women and marginal and nonworkers for both 2001 and 2011 shows that most of them are either students or involved in household duties. But there is a noticeable change in the percentages. There is increase in 'students' and 'other' category, balanced by shrinkage in the 'household activities' category. It is difficult to say anything about the unclassified category, but higher cost of education may have forced the students to go for part-time jobs. And the withdrawal of women engaged in 'household activities' may be related to the phenomenon of women from the middle quintile. Increment in earning of the male members has let them come out of part-time jobs. We do not find any age group specific profile of the students, who double as marginal workers. However, there is an increase in the percentage of female marginal workers (main work household activity) from the age group 40 onwards. So, these women are offering themselves to the labour market after their basic household commitments like child-rearing are over. However, we are not certain about the reason behind it. It may be distress or search for identity for a sense of fulfilment.

But if we analyse the nonworkers' data decomposed by their main activity, we see a noticeable change has occurred during the period 2001 and 2011. In 2001, the students of the age group 5–29 constituted about 60 per cent of the total, of which again the majority was from the age group 15–30. In 2011, we find a higher percentage of students are coming from the higher and lower

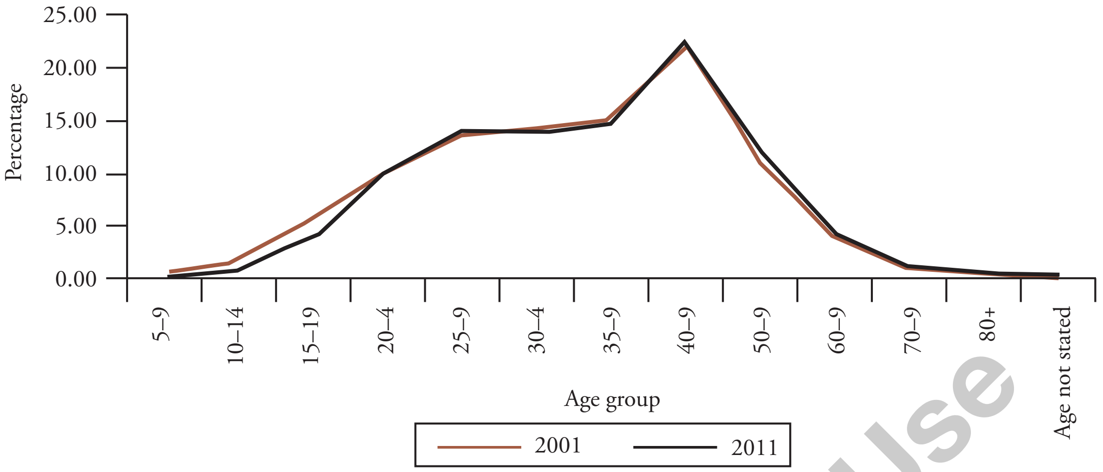

FIGURE 4.14(a) Age group Distribution of Female Main Workers

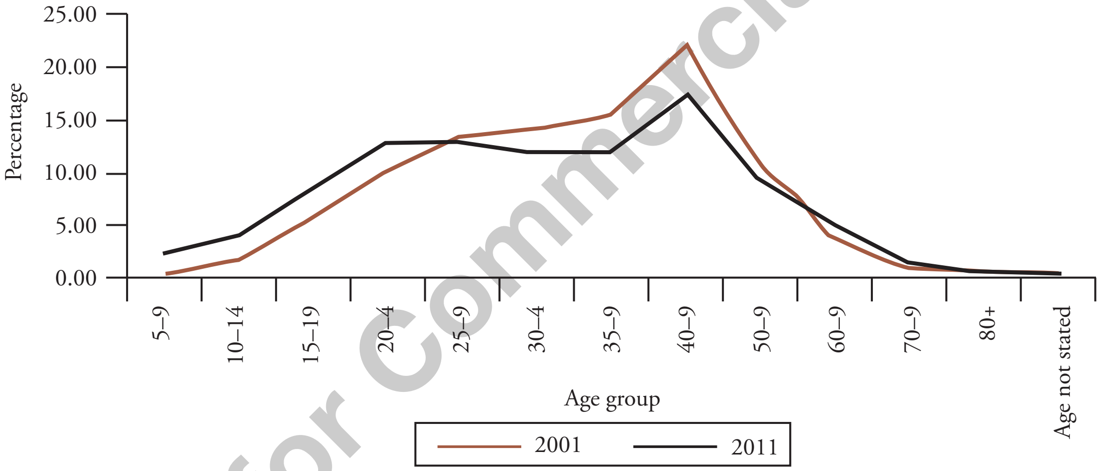

FIGURE 4.14(b) Age group Distribution of Female Marginal Workers

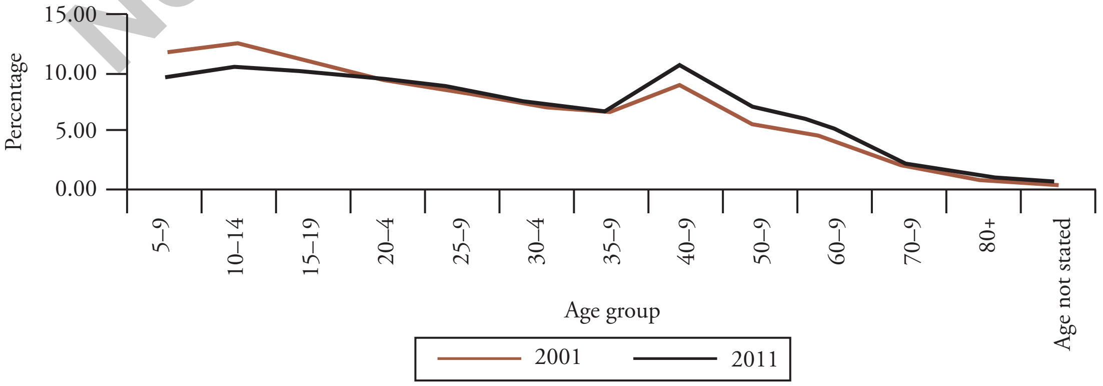

FIGURE 4.14(c) Age group Distribution of Female Nonworkers

Source: Census data 2001, 2011 (Table B1).

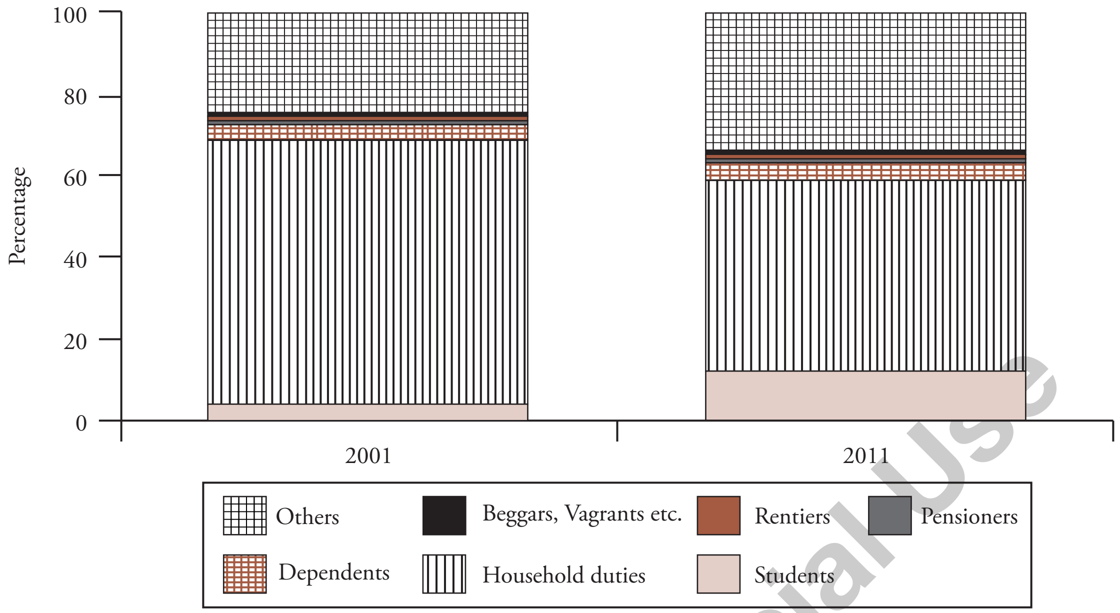

FIGURE 4.15 Female Marginal Workers Classified by Main Activity

Source: Census data 2001, 2011 (Table B11).

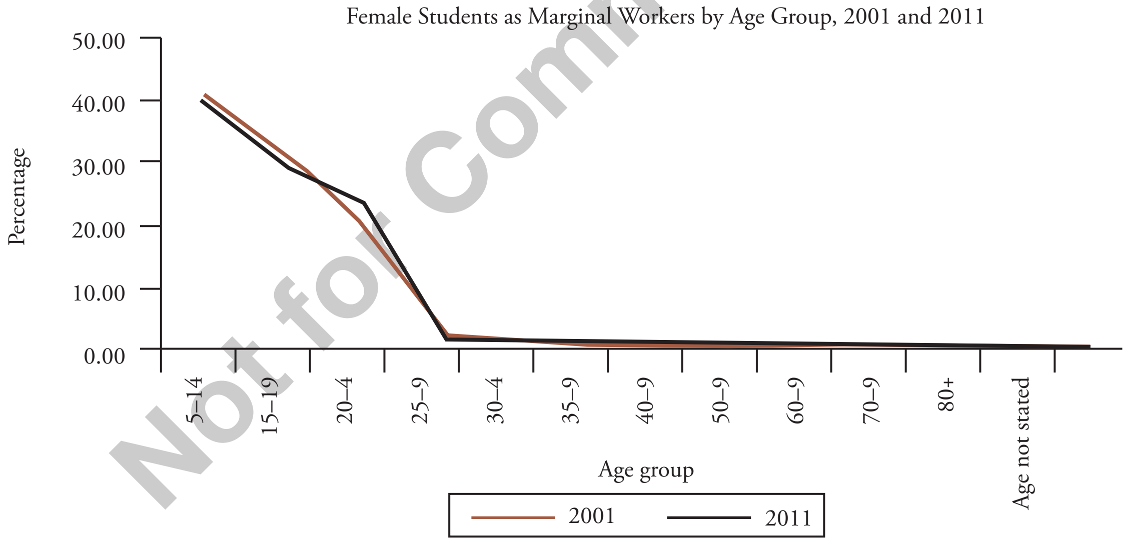

FIGURE 4.16 Female Marginal Workers from Students—Age group wise

Source: Census data 2001, 2011 (Table B11).

age groups. The increase in the percentage for the age group 0–14 calls for a jubilation of the public policy of universal education (Sarva Siksha Abhiyaan and Mid day Meal) and banning of child labour. The lesser percentage of students in the age group 15–39 is a healthy sign as far as supply of women in job market is concerned. Another encouraging fact is more women going back to education after the age of 40 and more.

A more interesting picture emerges when we look at Figure 4.19, which shows the age-specific decomposition for nonworkers, who report household work as their main activity. In 2001, the major proportion belonged to the

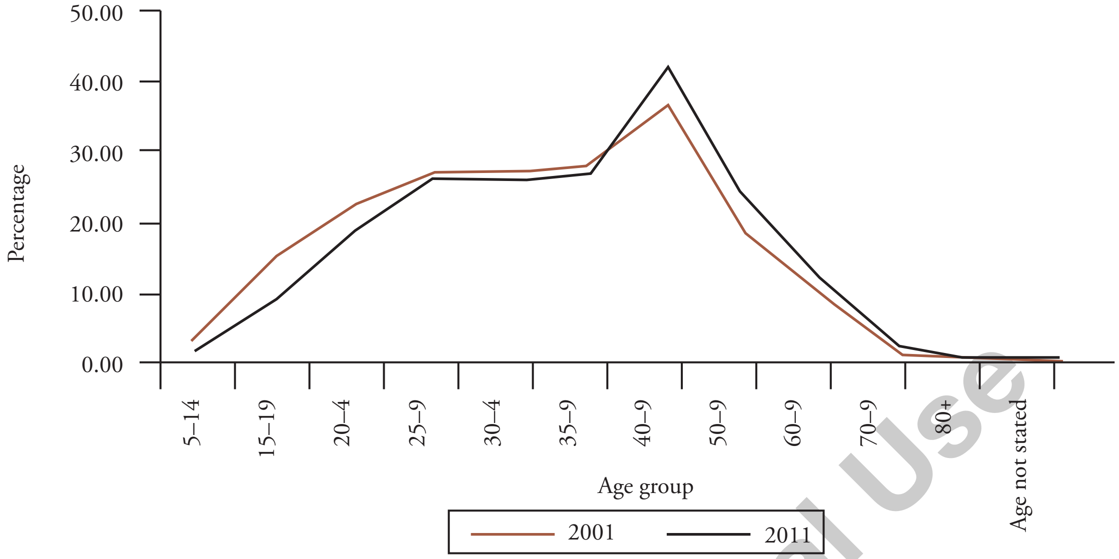

FIGURE 4.17 Female Marginal Workers with Household Duty as Main Activity, 2001 and 2011

Source: Census data 2001, 2011 (Table B11).

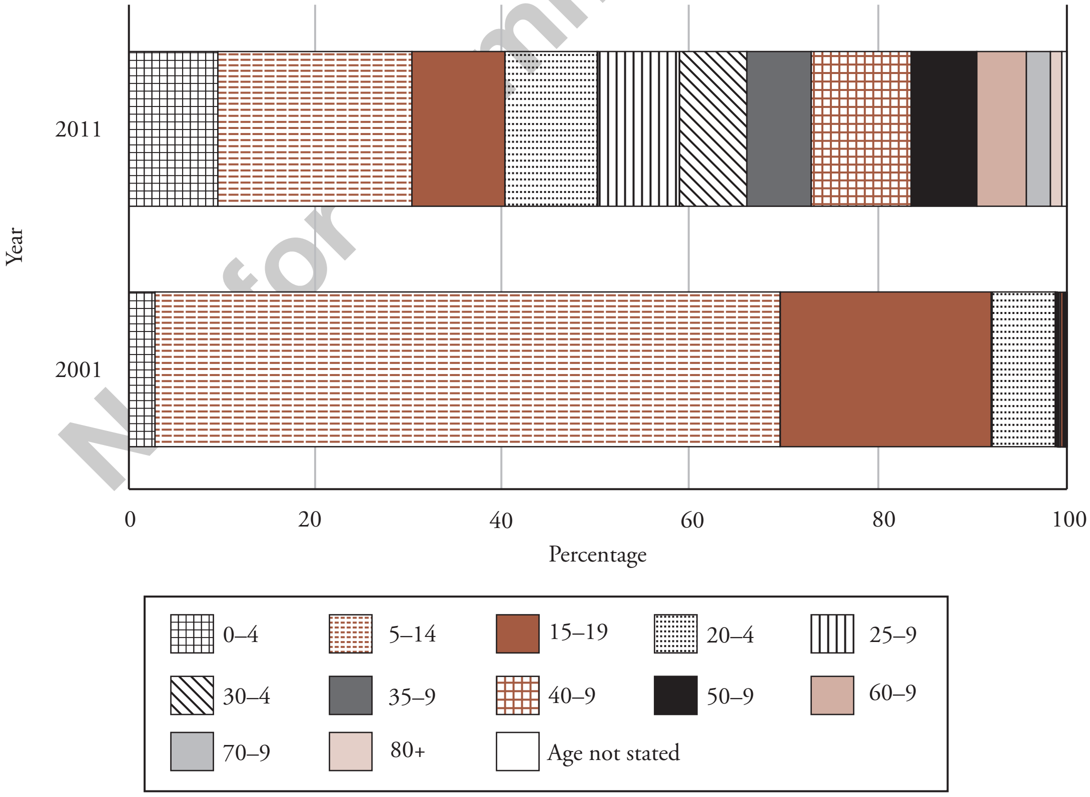

FIGURE 4.18 Student Nonworker—by Age Group

Source: Census data 2001, 2011 (Table B13).

age group 20–49—the age for marriage and child-bearing. However, in 2011, the majority is from the age group 5–19. It is legally correct that they are not working. But their involvement in household work typically denotes the household job division of the lower income families. The older women go out to work and the younger female of the household (daughter or daughter-in-law) manages the household (specially cooking, managing younger siblings). At micro level, we got evidence of the same from a survey of women street hawkers of Kolkata. This job-division according to them is also a protection of girls of vulnerable age from violence of different types.

Figure 4.20 also shows that the percentage of nonworkers reporting 'other' as main work from the lower age group has decreased over the decade. There is increase in this unclassified category in the comparatively senior age group.

Lastly, we come to the information available from Census about the women seeking or available for work among the marginal workers and nonworkers. Figures 4.21 and 4.22 show that for most of the states for the country there is an increase in this category. So, this is the potential female workforce of the country—which has to be used for the benefit of the country.

We would like to end this discussion with a look at the data on jobseekers at the household level from Census 2011 given in Figure 4.23. We would like to see whether there is any difference between normal households and female-headed households.

The origin of female-headed household can be traced from different type of socio-cultural changes in the family, with surely an influence from religion. We may hypothesize that in female-headed households, there will be less conservatism and the number of family members

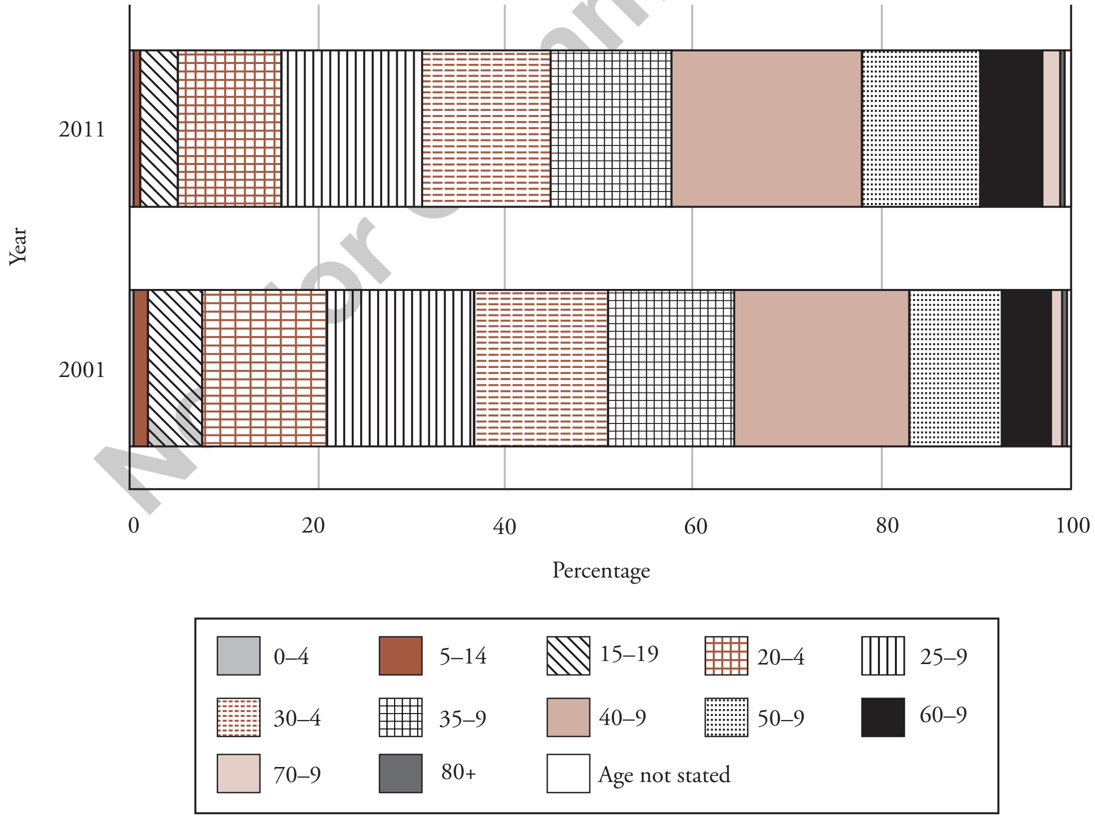

FIGURE 4.19 Nonworkers with Household Duty as Main Activity—by Age Group

Source: Census data 2001, 2011 (Table B13).

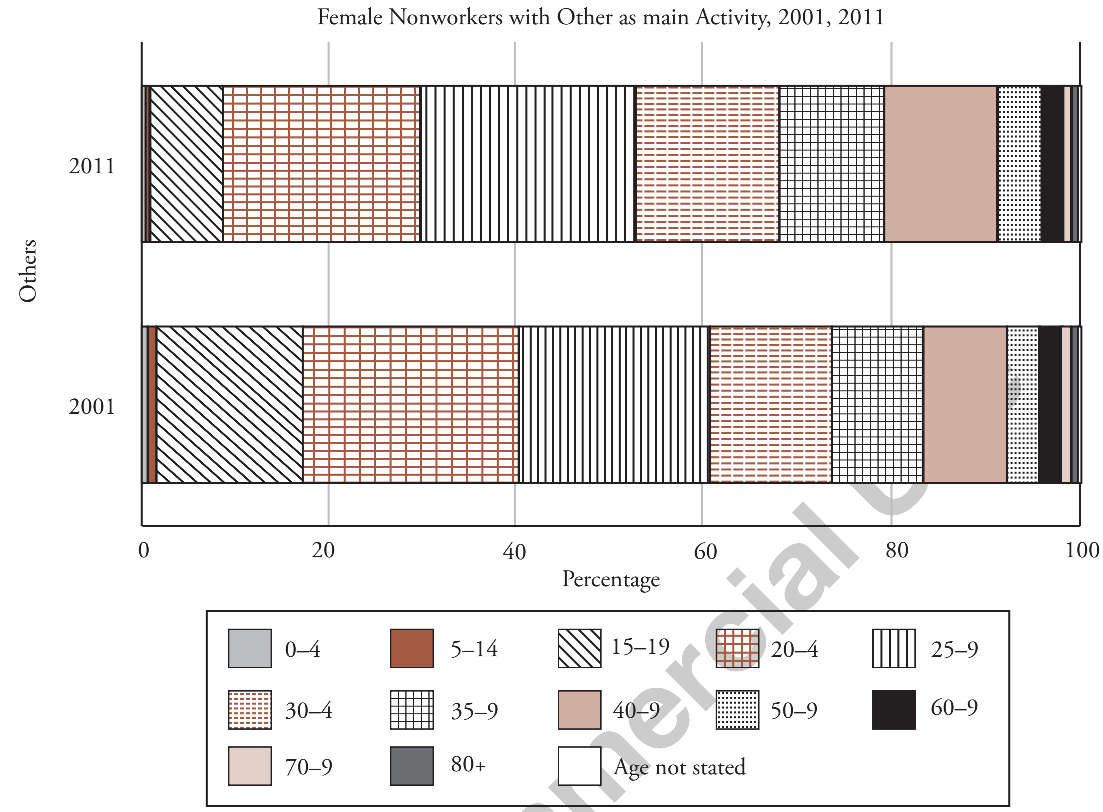

FIGURE 4.20 Nonworkers with ‘Other’ as Main Activity—by Age Group, 2001, 2011

Source: Census data 2001, 2011 (Table B13).

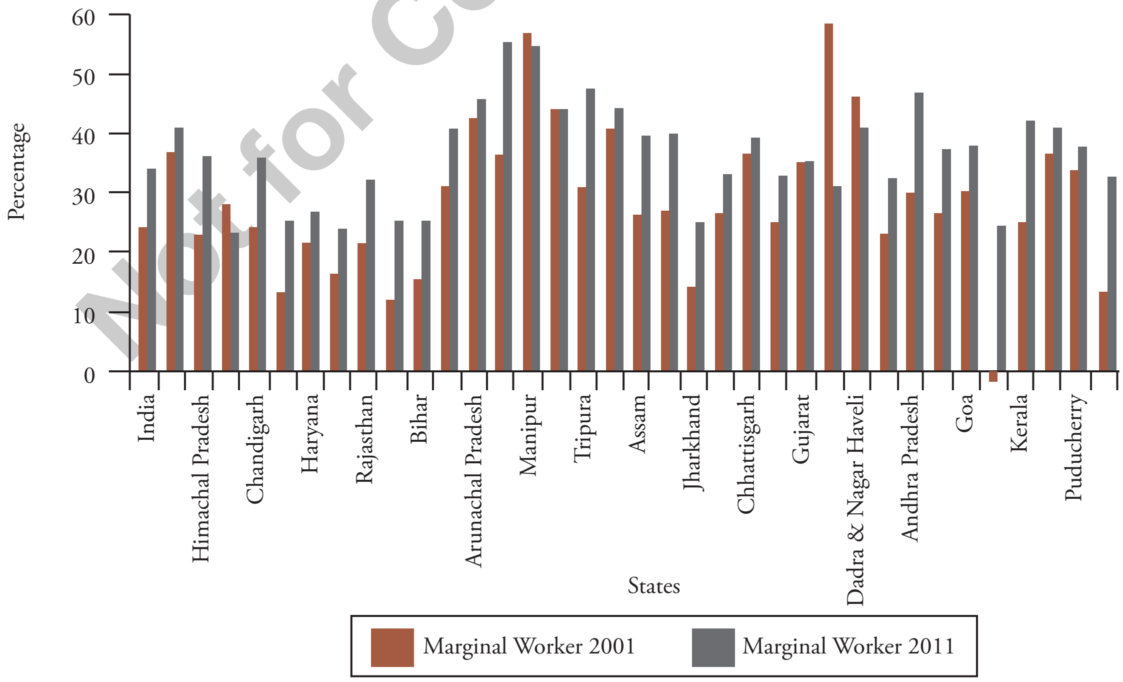

FIGURE 4.21 Percentage of Women among Marginal Workers Seeking or Available for Work, 2001 and 2011

Source: Census data 2001, 2011 (Table B1).

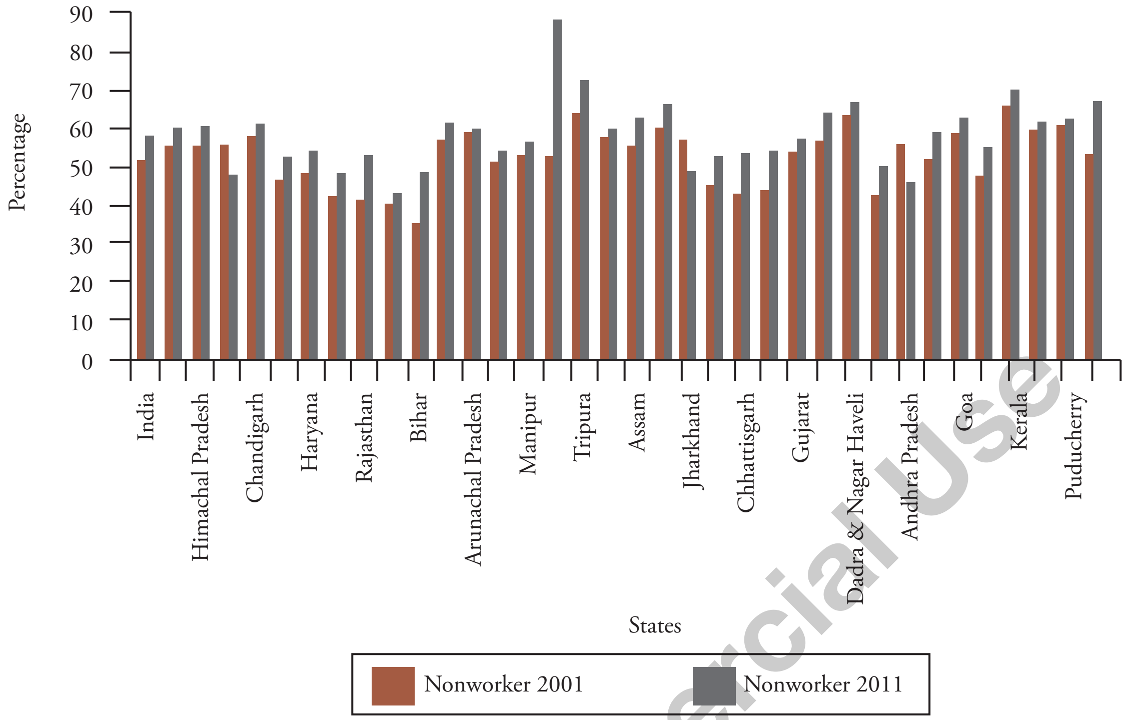

FIGURE 4.22 Percentage of Women among Nonworkers Seeking or Available for Work, 2001 and 2011

Source: Census data 2001, 2011 (Table B1).

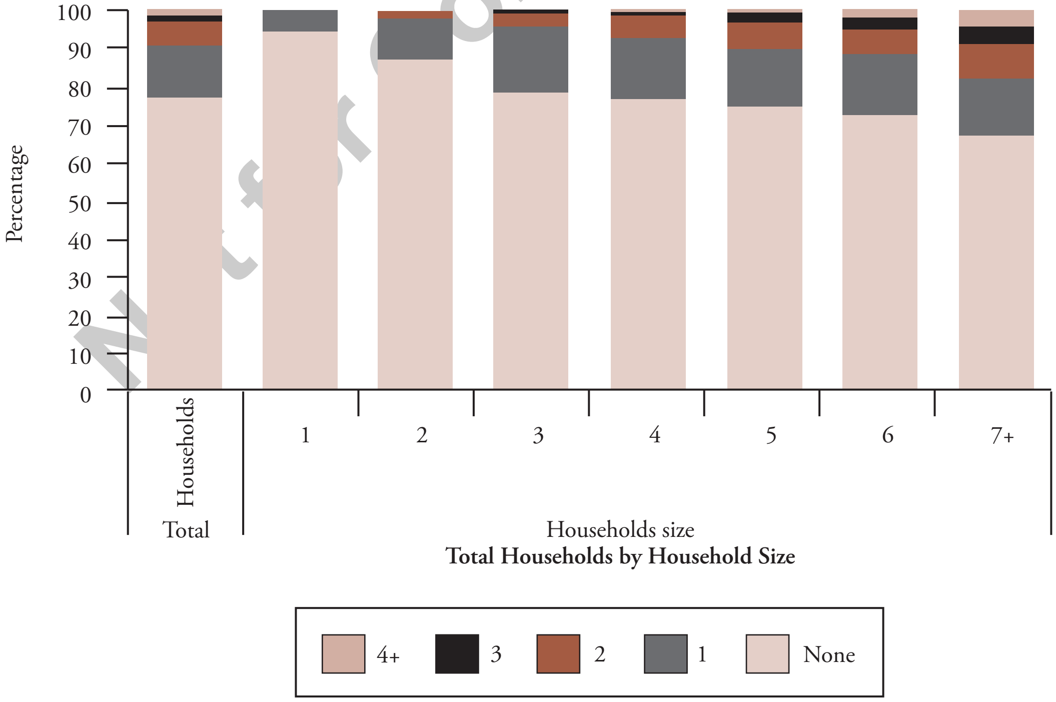

FIGURE 4.23 Members Seeking or Available for Job Classified by Household Size

Source: Census data 2011 (Table H12).

seeking work would increase by percentage points. But, apparently, we do not find any difference between the full (all households) and female-headed households. The percentage of non-jobseekers (for each household size) decrease with increase in the size of the family. So, the female labour resource is lying unused. We may now search for the constraints because of which they cannot come out.

Constraints in the Female Labour Market

The Availability of Jobs

We have shown that there is a positive increase in the supply of potential workers across the country. The data from employment exchange show that the more educated women (graduate and above) are registering themselves. But there is a large spatial mismatch between the candidate and the job. Mahadevia and Sarkar (2012) have shown that non-metro small towns have lower opportunities in terms of both education and employment. A recent work by Chatterjee, Murgai, and Rama (2014) for the World Bank shows that the loss of job is higher in small towns. This study also shows that local employment opportunities have an impact on the FLFP. The patriarchal attitude of the society in general prevents the migration of both unwed and married girl for work, unless otherwise compelled.

The Supporting Infrastructure

One can blame the patriarchal society, but recent incidents question the safety and security of the urban women worker. It is not only the safety on the roads, the changes in the availability of suitable residences for women, improvements required in the public transport system to account for the needs of commuting women, etc., are not at all matching with the increase in the number of educated women jobseekers. The IT sector, one of the most expanding sectors of the economy, calls for commuting at odd hours—and hence is unsuitable for women in most of the cases. The attitude of the society calls for the presence of a male member everywhere. Even if the women can manage, the society is not ready to accept that.

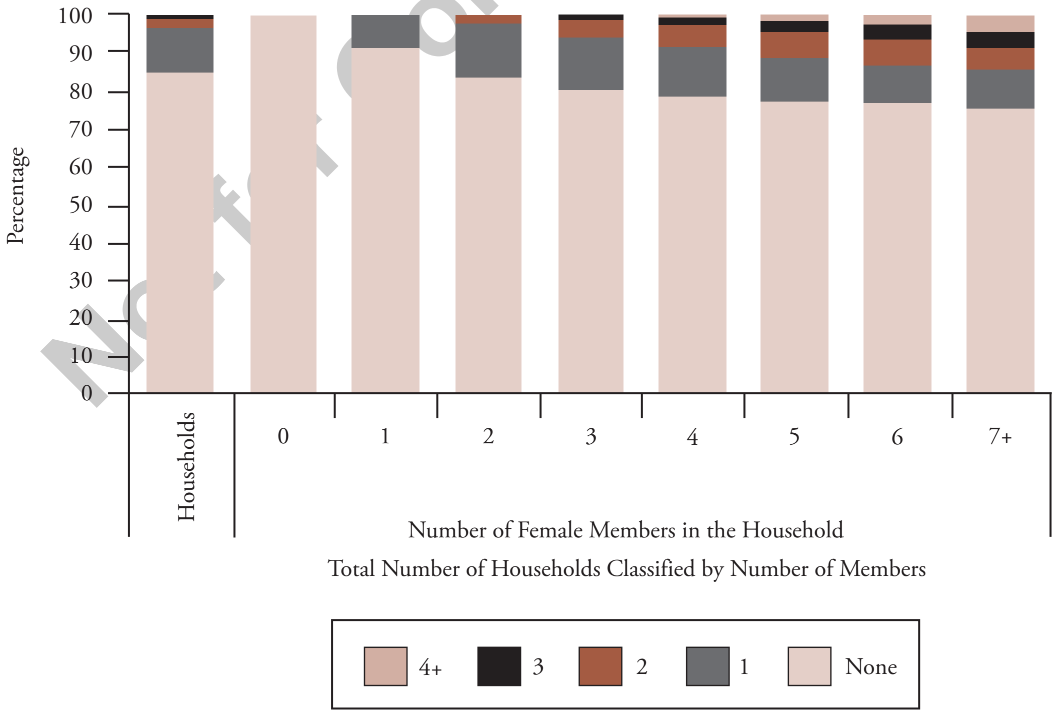

FIGURE 4.24 Members Seeking or Available for Work in Female-headed Household Classified by Household Size

Source: Census data, 2011 (Table 12A).

Societal and Institutional Support

Till now, the prominent role of women in the society is that of a caregiver, apart from managing the household. And this is not only for their children but also for the older generation. The presence of joint family with a positive attitude helped a generation of women to pursue their working life. In exchange, they got financial and emotional support from the younger generation whenever necessary. At present, with nuclearization of the family, the working women do not have the support of the older generation in most of the cases. But for family bondage, the other part remains the same. This puts double burden on the working women. In some cases, the woman of the older generation is also working, so she is not in a position to be able to manage the crisis for her daughter or daughter-in-law.

This loss of familial support for the working women is not supplemented by increase in institutional support. The working women in the lower strata of the society can manage it with their grown-up children, which is almost impossible for the middle-class and upper middle-class women. There is minimal institutional structure for the care of the babies and the old in our society. The number of crèche even in the metro cities is too less and they are non-existent in the smaller cities or towns. Even if they exist, there is no control on their functioning and quality. Some organizations have come up for the supply of such services, but they do not vouch for either quality or reliability. There are numerous instances of women leaving cushy jobs after the birth of their child. And our constricted formal labour market does not generally allow re-entry after a gap of a decade.

POLICY PRESCRIPTION

The low FWPR in urban India does not match with its rising rate of gross domestic product. The gender gap in urban India is too high compared to the developing countries at the same level. Some authors have compared this rate with that of some countries in the Arabian world with strong Islamic influence. There are reasons for conscious effort to raise this rate. We have tried to show that the increase in the work participation rate is equally offset by fall in employment in some of the sectors. As far as the supply side is concerned, there is increase as evidenced by the number of women seeking or available for work among the marginal and nonworkers. This resource has remained untapped and the policies should be formulated so that this becomes usable. And for this, we should take into account the constraints we have listed previously.

There should be more even distribution of educational and skill development opportunities in all parts of the country. This should be across the size-classes of the settlements. We have seen that participation of women varies across ethnicity and religion. The high proportion of Muslim women in household industries is a glaring example of how, by acquiring skill by personal efforts, an uneducated girl can become the breadwinner of the family. In Howrah district of West Bengal, the self-help group of Zari workers are mostly run by women. They manage their jobs along with their household responsibilities. This is possible because the 'putting-out system' does not require them to go out either for 'orders' or 'raw material' (Mondal 2015). The same is true for the bidi workers. The male members of the household do the travelling for them. It is utmost necessary to explore the possibilities of such work for women. There is also scope for home-based work for middle-class educated women. Some multinational companies have been able to bank on such possibilities to expand their business. This calls for extensive research on (wo)manpower of the country.

Second, the infrastructural development for urban working women is absolutely necessary. The safety on roads and public transport with development of vigilance system through the use of IT should be one of the agendas of 'smart city'. The construction of suitable residences for the working women in urban areas of different size-class should be another priority for all levels of the government. The care-giving system should be institutionalized or brought under institutional control. Searching for government programmes on crèche, we just got the reference to Rajiv Gandhi National Crèche Scheme for the Children of Working Mothers floated by the Ministry of Women and Child Welfare in 2005. It was to be formed by private entrepreneurs with a grant from the central government. But the subsequent reports on the scheme are not very encouraging in terms of acceptance, functioning, and budget allocation (Supath Gramodyog Sansthan 2013). Considering the demand for such facilities from working women, the policy should be searching for more variety in such service. In some of the western countries, individual women are trained and licensed (after the fulfilment of given norms) from the appropriate authority for providing day care for babies. This may help working women and at the same time provide opportunities for other group of women to work from home.

Third, it should be acknowledged that motherhood is something which many (and not all) women long for. So, there should be flexibility of entry and exit even in the formal labour market. Instead of leaving the job permanently after childbirth, she should be given the opportunity of a long leave without any hindrance to advancement of her career. Otherwise, it is very depressing for a woman who falls behind her male colleagues as she has to spend a longer time with the child.

One may ask that which should come first: more women coming out for work, proper institutional support, or change in the mindset of the society. This is the classic 'chicken and egg' problem. But if the first two can change for the positive side, the third will surely change sooner or later—and we are hopeful to find out a large jump in the urban FWPR in the next NSSO and Census data.

NOTES

1. Andhra Pradesh in the chapter refers to the undivided state of Andhra Pradesh including Telangana.
2. During the period of analysis, Haryana was not yet carved out of Punjab.
3. The relationship between percentage of urban female workers and their level of education looks like the letter J. It starts from a low level, falls, and then rises sharply.
4. The sample population is divided into five groups according to their monthly per capita expenditure (MPCE), each section contains 20 per cent of the sample population. Q1 is the group with lowest MPCE and Q5 is the highest.

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5

Women's Rights to Adequate Housing, Land, and Property in Urban India

Shivani Chaudhry

As urbanization, largely exclusionary in nature, continues to accelerate at an unprecedented rate across the world, so does urban poverty. According to the World Bank's 2011 estimates (UN-Habitat 2014), over 90 per cent of urban growth is occurring in the 'developing' world, adding an estimated 70 million new residents to urban areas each year. During the next two decades, the urban population of the world's two poorest regions—South Asia and Sub-Saharan Africa—is expected to double. Of the estimated 1.3 billion people living in absolute poverty around the world, 70 per cent are women and girls; this number continues to rise, contributing to a global phenomenon of the 'feminization of poverty'. Approximately a quarter of the world's urban population lives in 'slums' or inadequate urban settlements. Women constitute a large percentage of the urban poor, and suffer the impacts of poverty differentially and disproportionately.

Despite strong international and national legal provisions protecting gender equality and women's human rights, women across the world, including in India, continue to suffer daily violations of their human rights. Among women, certain categories of women face the worst marginalization and discrimination. These groups of women include homeless and landless women, indigenous women, women of Scheduled Castes (SCs) and Scheduled Tribes (STs), women of sexual and religious minorities, single women, including single mothers, migrant women, women with disabilities, mental illness, and HIV or AIDS, and women living in poverty, among others.

Women's human rights to adequate housing, land, property, and other resources are critical in the realization of gender equality for women and in reducing poverty at both the national and international level. The human rights to adequate housing and land are recognized in national and international law and policy. Women, however, face systematic violations of these rights, as gender plays a major role in accessing housing, land, and property, in both rural and urban areas. Over one billion urban women in the global south or approximately 80 per cent of urban women lack the ability to fully exercise rights to housing and land, and as a result, lack formal land titles and saving accounts. The World Economic Forum (2014) Global Gender Gap Index ranked India 114 of

142 countries, on the basis of how women fared against men in economic participation, educational attainment, and health.

Factors such as rapid industrialization, land grabbing, forced evictions and displacement, failed land and agrarian reforms, distress migration, exclusionary urbanization, increasing homelessness and landlessness, and the absence of affordable and public housing for low income groups are contributing to a severe crisis of housing and land in India. And it is women and girls who find themselves confronted with the worst forms of housing and land insecurity.

The inequality of urbanization has resulted not just in the deprivation of the majority, but also in the Indian city transforming into a site of gender-discrimination, where the politics of space and participation continue to deny women the full realization of their human rights. Issues of persistent violence against women in the private and public sphere; low ownership of housing, property, land, and other resources by women; the absence of legal security of tenure for women; the lack of access to basic services such as water, sanitation, and electricity for low-income women; inadequate public transport facilities; unsafe public spaces; and the lack of participation of women in urban planning, all serve to violate women's human rights, including their equal 'right to the city'. These issues have further repercussions for women through the gendered division of labour and the feminization of poverty.

Poverty, thus, needs to be addressed through a gendered and intersectional lens, and so does urbanization.

Despite policy measures aimed at encouraging women's access to and ownership of land and housing, including through amendments in inheritance laws, in India only 12 per cent of landowners are women. Violations of women's right to adequate housing, land, property, and inheritance are rooted not only in unjust models of growth and planning, but also in structures of gender-based oppression that need to be challenged and eliminated. Violations of these human rights also result in the infringement of a range of women's rights, including their human rights to health, work or livelihood, security of the person and home, food, water, education, information, and participation.

This chapter attempts to highlight the importance of these rights for women, identifies some of the obstacles and challenges affecting the realization of women's human rights to adequate housing, land, and property in urban India, and proposes recommendations aimed at ensuring the protection of women's rights. It is only through the implementation of the 'indivisibility of human rights' approach in law and policy that the intersectional and structural nature of discrimination against women—including with regard to their access, use, and ownership of housing, land, and property—can be addressed.

BACKGROUND

The Census of India 2011 revealed that 31 per cent of the Indian population or about 380 million people live in urban areas; this number is estimated to increase to about 600 million by the year 2030. By 2026, 40 per cent of the Indian population will live in urban areas. The urban poor constitute 97 million people, about one-fourth of the urban population.

According to the Slum Census 2011, 66 per cent of statutory towns in India have 'slums'.[1] A 'slum' for the purpose of the census has been defined as 'residential areas where dwellings are unfit for human habitation by reasons of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light, or sanitation facilities or any combination of these factors which are detrimental to safety and health'.

In absolute numbers, China has the highest number of people living in 'slums' followed by India (UN-Habitat 2012). A total of 13.75 million households or one-fifth of Indian households live in 'slums' or urban settlements in grossly inadequate, overcrowded conditions without access to tap water, sanitation, security of tenure, and electricity. Organizations working on issues of urban poverty and housing, however, believe that the actual number is much more. The impacts of inadequate housing conditions and the absence of basic services affect women most severely, and adversely impact their human rights to water, sanitation, food, security, privacy, and livelihood or work.

For the first time, the Census of India 2011 collected information on 'female-headed households' in the country. In 2011, India had 27 million female-headed households. They constitute 12 per cent of urban households and 10.4 per cent of rural households. With the growing feminization of poverty and rising migration, and the increase in the number of single mothers and single women living on their own, this percentage is likely to increase, especially in urban areas.

Across India, women are discriminated against with regard to their rights to own, access, use, and control land, housing, and property. Whether through social control measures, absence of adequate laws and education, or through patriarchal practices, women seldom enjoy the full realization of their human rights.

As Table 5.1 demonstrates, a large proportion of female-headed households live in 'no exclusive room' and in 'one room' dwelling units compared to male-headed households. The household sizes in case of female-headed households also tend to be smaller than those of male-headed households. Nationally, the proportion of households possessing different assets also is lower in case of female-headed households in comparison to male-headed households.

TABLE 5.1 Nature of Census Houses

Type of Census Houses	Female-headed Households (%)	Male-headed Households (%)
Permanent	60.5	62.1
Semi-permanent	26.2	25.0
Temporary	12.4	12.0
Serviceable	7.6	7.2
Non-serviceable	4.8	4.8
Any other	0.9	1.0

Source: Census of India, 2011.

The Food and Agricultural Organization (FAO) of the United Nations (UN) in its online database on gender and land rights, cited the disparities that exist between men and women in owning property as one of the major causes for social and gender inequalities in India (FAO n.d.).

The need to focus on women's rights to adequate housing, land, property, and inheritance is urgent, especially since urban poverty, discrimination, and violence against women are intensifying across India. Women suffer from the impacts of urbanization and poverty differently, and thus need special attention in the legal, policy, and financial response of the state.

HUMAN RIGHTS TO ADEQUATE HOUSING AND LAND

As established by international law, housing is not merely an entitlement but a human right. The most significant instrument on the human right to adequate housing is Article 11(1) of theInternational Covenant on Economic, Social and Cultural Rights (ICESCR 1966). It affirms:

> The State Parties to the present Covenant recognise the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing and to the continuous improvement of living conditions.

The UN Special Rapporteur on adequate housing defined the right to adequate housing as, 'the right of every woman, man, youth and child to gain and sustain a secure home and community in which to live in peace and dignity'.[2]

Women's (and girls') right to adequate housing, as an inalienable, integral, and indivisible part of all human rights, has also been recognized, implicitly and explicitly in several international and regional human rights instruments. These include the Convention on the Elimination of all Forms of Discrimination against Women, the Convention on the Elimination of all forms of Racial Discrimination, the Convention on the Rights of the Child, and the Convention on the Protection of Rights of Persons with Disabilities. The Istanbul Declaration and the Habitat Agenda adopted at the second United Nations Conference on Human Settlements in 1996, commit governments to provide legal security of tenure and equal access to land to all people, including women and those living in poverty. Other UN guidelines and conference outcome documents that protect women's rights to adequate housing, land, property, and inheritance, include, inter alia: the Beijing Declaration and Platform for Action adopted at the Fourth World Conference on Women; Commission on the Status of Women resolution 42/1; the Commission on Human Rights resolution on women's equal ownership, access to and control over land and the equal rights to own property and to adequate housing,[3] and the UN Basic Principles and Guidelines on Development-based Evictions and Displacement.[4]

The UN Committe on Economic, Social and Cultural Rights, in its General Comment No. 4 on the right to housing (1991) identified seven elements that determine 'adequacy' of housing: (a) legal security of tenure, including legal protection against forced evictions; (b) availability of services, materials, facilities, and infrastructure; (c) affordability; (d) habitability; (e) accessibility; (f) location; and (g) cultural adequacy.[5] At the international level, this is the single most authoritative legal interpretation of the human right to adequate housing. This list of elements has been further expanded and is elaborated in the 'Questionnaire on Women and Housing'[6] developed by the Special Rapporteur to also include: freedom from dispossession, damage, and destruction; access to information; participation; resettlement, restitution, and compensation; *non-refoulement* and return; privacy and security; access to remedies; education and empowerment; and, freedom from violence.

The human right to adequate housing has been recognized both generally and specifically for different groups of people, given their differing levels of vulnerability on account of their economic, social, cultural, ethnic, religious, or physical status. For housing to be adequate, it also requires homestead, sources of livelihood and survival such as agricultural land, common property resources, natural resources for subsistence, basic civic infrastructure and facilities concerning health, education, water and food, and a clean and healthy environment.

The human right to adequate housing is inextricably linked with other human rights (Box 5.1), such as the rights to health; security of the person and home; land; livelihood or work; information; participation; freedom of movement and to choose one's residence; a safe and healthy environment; non-discrimination and gender equality; and, the right not to be arbitrarily deprived of property. In particular, the right to land is an integral component and is considered essential for the full realization of the human right to adequate housing. At the international level too, there is a growing recognition and acknowledgement of the normative, moral, and legal basis for the establishment of an independent right to land, which is both a collective and an individual right.

Though India has ratified several international human rights instruments and is also bound by the Constitution and national case law, the human rights to adequate housing and land still elude a large number of Indians, especially women and marginalized groups. Gender continues to be a significant basis of discrimination in housing, property, and land rights in India. The inability to access, use, and control land, housing, and property constitutes a violation of a range of women's human rights and contributes significantly to women's increasing poverty.

WOMEN FACING MULTIPLE LEVELS OF DISCRIMINATION

While women do not constitute a homogeneous group, they do have shared experiences and face similar vulnerabilities. Although the extent of discrimination may differ, women irrespective of class, economic status, marital status, ability, and age, experience inequality in all spheres, especially with regard to the realization of their human rights, including their rights to adequate housing, land, property, and inheritance. There are certain groups of women, however, who experience severe and multiple levels of discrimination.

Women experience discrimination on account not just of their gender but also on the basis of their class, caste, marital status, religion, economic status, sexual orientation, and age. Thus, several factors intersect to oppress the same woman. In particular, women of STs and SCs, women of economically weaker sections and low income groups, abandoned women, older women, widows, and single women, including unmarried women and single mothers, are among the most marginalized in India, especially with regard to their housing and land rights.

This intersectionality, resulting in multiple levels of discrimination, has led to women's rights to adequate housing, land, property, and inheritance being severely violated. This chapter, in particular, focuses on the

Box 5.1 Gender Dimension of Housing Rights

[...] there is a gender dimension to every human rights violation and this is especially true in respect of housing rights violations. Access to and control over land, property and housing are determinative of women's overall living conditions and are necessary to the development of sustainable human settlements in the world today. These entitlements are essential for women's economic and physical security and to the struggle for equality in gender relations.

Source: Report of the UN Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context, Miloon Kothari, E/CN.4/2001/51.

special needs and concerns of women living in poverty in urban India.

IMPORTANCE OF HOUSING, LAND, AND PROPERTY RIGHTS FOR WOMEN

Since adequate housing and land are human rights, women must, therefore, be entitled to them at both the de jure (legal) and de facto (real) level. A legal right to land, housing, and property implies that a woman's right to access, use, dwell, manage, control, and sell land, housing, and property is protected and enforceable under law. It could be in the form of a lease, rental agreement, mortgage or ownership title—collective, joint, or individual. It should be understood as the right to enjoy one's house, land, and other property and possessions without interference and discrimination.[7] It also implies the concurrent rights not to be forcibly evicted and to security and safety. A legal right, is a necessary but not always sufficient condition because it may not necessarily translate into the right to access and use. Social, cultural, and religious factors may often deny women with legal rights the ability to access, control, and use their land, housing, and property. On the other hand, some women may have usufruct rights over land, property, or housing without legal rights. It is, therefore, important to ensure the guarantee of both de jure and de facto rights, in order for women to be able to enjoy the full realization of their housing, land, property, and inheritance rights. Legal, institutional, administrative, and social systems must work collaboratively to protect these rights. This is particulary important for women because of the following reasons.

1. Realization of other human rights

Women's rights to adequate housing and land are an essential component of safety and security, and are integral to the realization of other human rights for women, including the rights to health, livelihood or work, water, food, education, and basic services such as sanitation, electricity, transport, and healthcare. When women live in adequate housing conditions and have land rights, they are able to enjoy the realization of related human rights. Conversely, the violation of their housing, land, and property rights results in the denial of other human rights.

2. Equality and empowerment

Women's rights to housing, land, and property are a critical prerequisite for gender equality. Several studies across the world have documented that when women own housing and land, it results in increased intra-household bargaining and decision-making power. It also enhances their economic status within the family, community, and society. Housing provides a place of residence and self-employment; it may also be a source of rental income. Land for women is important for livelihood and economic sustenance; it is also the basis for housing security for women. A study in Mumbai demonstrated that secure housing could increase women's weekly earnings from home-based businesses by 35 per cent (the Rockefeller Foundation 2014).

3. Reduced levels of domestic violence

The link between housing and violence against women has been well established through empirical data and studies around the world, including by the UN. Legal rights to women over land, housing, and property not only empowers them and protects their livelihoods, but also helps in reducing their risk of domestic violence.

The absence of adequate housing can make women more vulnerable to various forms of violence and, conversely, violence against women can lead to the violation of women's rights to adequate housing. The Special Rapporteurs on adequate housing have presented a series of reports on women and housing to the UN Commission on Human Rights and the UN Human Rights Council.[8] The reports highlight that the widespread prevalence of gender-based violence is a central thread in the fabric of human rights violations faced by women, including violations of their human rights to adequate housing and land.

Secure housing, especially if it is in the name of women, provides safe shelter and protection from homelessness after divorce, widowhood, serious illness, including mental illness, loss of employment, or other emergencies.

The association between women's ownership of property and their experience of domestic violence reveals that property ownership, specifically ownership of housing, serves to protect them from the experience of domestic violence. A study conducted in Kerala showed that women possessing rights over property faced lower incidence of both physical as well as psychological violence as compared to women who possessed neither land nor house. Among women who owned neither land nor a house, the incidence of spousal physical violence was 49 per cent and that of psychological violence was 84 per cent. In contrast, of the women who owned both housing and land, 7 per cent reported physical violence and 16 per cent reported psychological violence (Panda and Agarwal 2005). A similar study conducted in West Bengal, shows that property ownership plays a protective role against violence. Among women who did not own any property, 57 per cent experienced some form of violence, compared to 35 per cent of women who owned property. Thus, with property ownership, there was a drop in the overall violence reported. This is also true across particular forms of violence. While 40 per cent of women with no property reported physical violence, the figure dropped to 15 per cent for those who did. Similarly, 50 per cent of non-propertied women reported psychological violence while for those with property, the figure was 28 per cent (Gupta 2006). De facto and de jure rights for women over adequate housing, land, and property, thus also help in reducing their risk of marital violence and thereby acting as a crucial preventive tool.

4. Improved health, education, and social well-being

There is a direct correlation between housing and health, especially for women. The structure, location, facilities, environment, and uses of human shelter have a strong impact on the state of physical, mental, and social well-being (WHO 1989).

Secure rights for women over housing, land, and property have been proven to result in improved health and education of their families, as it is estimated that women reinvest three times as much income as men on family welfare. Benefits of women's property ownership also include reduced anxiety about abandonment and physical security, and thereby better mental health of women.

5. Improved housing and social infrastructure

When women have security of tenure over land and housing, they tend to invest more in their homes. Property rights for women, including the rights to access, manage, and control housing and land, also result in better urban living conditions and improved equality and sustainability in cities.

The above evidence from around the world thus proves the need for ensuring that women's rights to adequate housing, land, property, and inheritance are guaranteed and upheld by the state.

OBSTACLES TO THE REALIZATION OF WOMEN'S RIGHTS TO ADEQUATE HOUSING, LAND, AND PROPERTY IN URBAN INDIA

Women can gain access to housing and land in many ways: via inheritance, through the state, or through the market. At each level, however, a combination of social, political, and legal factors intersect to discriminate against women and impede the realization of their rights.

1. Political Obstacles
    a) Promotion of a neo-liberal paradigm of economic growth and urbanization

The governments, at both the central and state levels, seem to be convinced that the creation of 'world class cities' not 'inclusive cities' is vital for the nation's economic growth. The obsession of the Indian state with creating these 'world class cities' through infrastructure development has resulted in highly discriminated urban spaces characterized by increasing inequality, poverty, homelessness, and gender-based violence (Box 5.2). As the majority of urban India grapples with the perils of precarious housing, water scarcity, insecurity, unemployment, malnourishment, and poor health, the government's resounding focus on infrastructure development and creation of 'smart cities' needs to be re-evaluated.

The prevalent neo-liberal paradigm of urbanization, being promoted in India, focuses on the simultaneous creation of enclaves of exclusive development for the wealthier residents of cities and ghettoes of subsistence for the economically weaker sections. This is done under the insidious agenda of creating 'slum free cities' and is reflected in the rising occurrence of forced evictions and demolitions of low-income settlements, with alarming impunity and illegality. It is also visible in the rampant conversion of public land to private use with the collusion of the state; the deployment of legal tools to sanction unlawful state actions; the adoption of prejudicial vocabulary in policy that declares residents of low-income settlements as 'encroachers' and 'squatters'; and, a complete failure to incorporate the working classes and urban poor into city planning processes.

This model of economic growth and urbanization has also promoted the privatization of basic services and housing, and fuelled real estate speculation that has made housing unaffordable for the majority while perpetuating inequality, exclusion, and discrimination. The impact of these policies is most severely felt by women, who bear a disproportionate burden because of their multiple roles and responsibilities within the family, society, and economy.

b) Absence of affordable adequate housing

One of the most glaring failures of urban development in India is the absence of public and low-cost housing in cities and towns. It results in a large percentage of the urban poor being forced to live in grossly inadequate conditions in informal settlements or 'slums'. According to Census 2011, in cities with a population of more than one million, nearly 40 per cent live in 'slums' while the metropolitan cities of Mumbai, Delhi, Chennai, Hyderabad, and Kolkata account for more than 50 per cent of total 'slum' households in the country.

Box 5.2 Economic Growth and Violence Against Women

India has embarked on a journey of aggressive economic growth and this path is viewed as the route to simultaneously addressing its human development challenges. Despite the inclusion of beneficial provisions for women and children in the Five Year Plan, the impact of economic development policies on women is resulting in forced evictions, landlessness, threats to livelihoods, environmental degradation, and the violation of bodily integrity rights, among other violations. The adverse consequence of resulting migration to urban areas is reflected in the living and work conditions of many of these women and children, for example living in slums or on the streets, engaging in scavenging activities and in sex work etc.

Source: Statement of Rashida Manjoo, UN Special Rapporteur on Violence against Women, its Causes and Consequences, 1 May 2013, New Delhi.

The Report of the Technical Group on Urban Housing Shortage (2012–17) stated that the national urban housing shortage at the end of 2012 was 18.78 million houses. Ninety-five per cent of this shortage (17.96 million dwelling units) is for Economically Weaker Sections (EWS) and Low Income Groups (LIG) (Ministry of Housing and Urban Poverty Alleviation 2011). A recent 'White Paper on Indian Housing Industry', by the research and consultancy firm RNCOS, projects that the shortage of urban housing is expected to grow at a compound annual growth rate of 6.6 per cent for 10 years, and will increase to 34 million units by 2022. The Task Force on Rental Housing has underscored rental housing as the only sustainable option for EWS or LIG. According to the report, the rental housing market in India forms about 30 per cent of all dwellings in urban India.

Most residents of informal settlements do not have legal security of tenure over their homes. This affects women significantly, also making them more vulnerable to forced evictions and insecurity. The absence of basic services such as water, sanitation, electricity also greatly impacts women, especially their health, security, privacy, and livelihoods (Box 5.3).

> … Women and children are more likely than adult males to be exposed to health hazards in the domestic environment, mainly because they spend more time in the home and their activities involve greater exposure to whatever safety deficiencies and health hazards are present (WHO 1989).

Safe drinking water and sanitation were established as human rights by the UN in 2003. Yet Census 2011 data shows that about 35 per cent of the slum population does not have access to 'treated' tap water from a municipal corporation. More than 25 per cent of the residents use water from handpumps, tubewells, or some other undefined sources. Only 47 per cent of households have a source of water within the premises of their homes, while 36 per cent of households have to fetch water from a source located within 100 metres in urban areas and 17 per cent still fetch drinking water from a source located more than 100 metres away. 'According to Census 2011, in Delhi 0.24 million households use community facilities and 0.11 million households still use open spaces for defecation. Fifty-two per cent of children living in

Box 5.3 Absence of Sanitation and Violence Against Women

Nearly half a billion Indians, or 48 per cent of the population, lack access to basic sanitation, and defecate in the open. In Delhi, Meerut, Indore, and Nagpur, between one-third and one-half of poor households practice open defecation. Several studies have shown that women without toilets at home are vulnerable to sexual violence when travelling to and from public facilities or open fields. Women living in urban settlements of Delhi reported specific incidents of girls under the age of 10 'being raped while on their way to use a public toilet' to researchers of a 2011 study by WaterAid and DFID-funded Sanitation and Hygiene Applied Research for Equity. Women in one settlement said when they went out in the open to defecate, local boys stared at them, made threats, threw bricks, and stabbed them. Others said they faced 'lewd remarks, physical gestures and rape when they relieved themselves in the bushes.'

Source: BBC News India (2014).

"slums" and unauthorized colonies defecate in the open' (Department of Planning, Government of National Capital Territory [NCT] of Delhi 2013: Chapter 5).

The absence of affordable housing results in most families being forced to live in overcrowded conditions either on the streets, in shelters, or in one room tenements. This greatly violates women's and girls' rights to privacy. This also makes it difficult for women to engage in physical relationships and impacts their sexual and reproductive rights.

Political will, at both the centre and state, to invest in adequate low-cost and public housing continues to be absent.

c) Forced evictions, displacement, and the failure of resettlement

Forced evictions and demolition of informal settlements and slums, often accompanied with violence, are rapidly intensifying and increasing across urban India. Many of these are carried out under the guise of 'urban renewal' and 'city beautification' and the mission of governments to create 'world class cities' and 'slum free cities', which instead of improving housing conditions are actually resulting in the obliteration of slums and banishing of the poor from urban spaces.

The UN Committee on Economic, Social and Cultural Rights, in its General Comment 7,[9] stated that women are particularly vulnerable to forced eviction given the statutory and other forms of discrimination they experience in relation to property rights (including home ownership) or rights of access to property or accommodation, as well as women's particular vulnerability to acts of violence and sexual abuse when they are rendered homeless.

As asserted by the former UN Special Rapporteur of adequate housing, in addition to facing eviction in situations such as urban slum clearances, armed conflict, and large-scale development projects, women are also vulnerable to forced evictions specifically because of the gender discrimination they face as women.[10] Women and children suffer disproportionately from the impacts of forced evictions and destruction of their homes. In the aftermath of a forced eviction, girls generally drop out of school and women often lose livelihoods as well as social security nets and community support systems. In the absence of adequate rehabilitation, thousands are rendered homeless and forced to eke out an existence on the streets. This greatly increases vulnerability of women and girls to violence, sexual abuse, and often trafficking. In several instances, an increase in early marriage of girls has been reported among displaced families, as parents fear for the safety of their daughters in the absence of secure housing.

The former UN Special Rapporteur on violence against women reaffirmed that forced relocation and forced eviction from home and land have a disproportionately severe impact on women, including when these are committed by spouses or in-laws.[11]

The lack of legal security of tenure and titles in the name of women, also makes women more prone to evictions. If housing was secure and in their names, they would be protected against demolitions and evictions.

The majority of families evicted by the state are considered 'ineligible' for resettlement on grounds of the inability to furbish requisite documents, most of which, ironically, are lost during the process of demolition of their homes. In the few instances where resettlement is provided, the sites are located on the outskirts of cities, and do not provide access to basic services such as water, sanitation, electricity, and transport (Box 5.4). Relocation to distant sites also results in most women losing their livelihoods and facing increased impoverishment and vulnerability.

Box 5.4 Impacts of Failed Resettlement on Women

A comprehensive study of living conditions in three large resettlement sites in Delhi, Chennai, and Mumbai reveals multiple violations of human rights of women. In Kannagi Nagar, Chennai—one of the largest resettlement sites in India—after relocation, many girl children have been forced to drop out of school on grounds of fear and insecurity. The flats do not have internal water supply connections. Hence, women are forced to collect water from handpumps outside their homes and climb one to three floors with a minimum of six water pots, on a daily basis. The nearest government hospital where women can avail of maternity care and other healthcare services is located over 10 kilometres from the site. In the absence of adequate transport facilities, this has resulted in several women being forced to deliver babies on the roadside, en route to hospital. Similar incidents have been reported at the resettlement site of Savda Ghevra, Delhi. Women in these resettlement sites feel very unsafe and experience acts of violence against them on a regular basis.

Source: Adapted from Housing and Land Rights Network (2014).

d) Increasing homelessness

Homelessness constitutes the worst violation of the human right to adequate housing, and homeless women are among the most marginalized, ignored, and discriminated in the country.

The absence of affordable housing along with a rise in forced evictions and demolitions of homes are contributing to an increase in homelessness across large cities as well as smaller towns in India. In most cases, poverty, unemployment, substance abuse, family breakdown, and unaffordability of housing drives many women and girls to the streets. Another reason that induces homelessness among women is domestic violence. The majority of women and girls abandon their homes to escape domestic abuse and violence by their husband, husband's family, or their own maternal family. However, homelessness makes them more vulnerable to violence and brutality. Single mothers suffer the most, as they not only have to protect themselves but also shield their children from social evils such as child trafficking and child labour.

The Census of India defines 'houseless people' as persons who are not living in 'census houses'. The latter refers to 'a structure with roof'. The United Nations Statistical Division (2008) groups homeless persons into two categories:

(a) Primary homelessness (or rooflessness): This category includes people living in streets or without a shelter or living quarters;

(b) Secondary homelessness: This category may include people with no place of usual residence who move frequently between various types of accommodation; and people usually resident in long-term 'transitional' shelters or similar arrangements for the homeless. This category also includes persons living in private dwellings but reporting 'no usual address' on their census form.

The homeless population also include those sleeping in homeless shelters, homes, and institutions because they have no place of their own. According to the Census 2011, India has more than 1.7 million homeless persons; 938,384 of them live in urban areas (Ministry of Home Affairs 2011). Independent estimates, however, place the total number of homeless persons in India at about 2.5 million.

Women who do not have access to secure housing and are forced to live on the streets, face harsh climatic conditions and also experience the most severe kinds of abuse and gender-based violence ranging from verbal, physical, and sexual abuse to economic and social exploitation by the police, employers, local goons, and even passers-by (Box 5.5).

Essential services such as toilets, bathrooms, and potable water are not easily accessible to the homeless. Each service that a homeless person requires has to be paid for, and that too in cash. Inability to pay coupled

Box 5.5 Testimony of a Homeless Woman

As my family lives in an open area, there is a constant fear of kidnapping, sexual assault, and rape of young girls and homeless women in the area. I suffer from mental tension due to insecurity for my young daughters. I spend sleepless nights ensuring that my children are safe. Like me, many homeless mothers spend nights watching over children.

—*Testimony of a homeless woman at a Public Hearing on Violence against Homeless Women in Delhi*

Source: Shahri Adhikar Manch: Begharon Ke Saath (2014).

with the lack of access to secure toilets and bathing areas often means that the homeless must relieve themselves in the open, bathe less frequently or in the open or behind plastic sheets, and access unclean water through public taps and leaking pipelines. This is most difficult for women, rendering them vulnerable to multiple forms of violence, abuse, and ill health (Chaudhry, Joseph, and Singh 2014).

A major violation faced by homeless women is that of their human right to health and affordable healthcare. Homeless women suffer from several diseases and illnesses as a result of inadequate living conditions and extreme weather conditions. They are vulnerable to excess heat, rain, and cold, and often have insufficient clothes and blankets during winter months. Homeless women have a difficult time accessing healthcare, including maternal healthcare. Many pregnant homeless women are denied admission in hospitals, even at the time of delivery, as they cannot afford to pay the medical fees. In 2010, a homeless woman died while giving birth, on the street in Delhi. Malnutrition is a common problem among homeless women, especially among pregnant and lactating women. Research studies also indicate a direct correlation in increase in mental health and psychiatric disorders among homeless women, especially those who are abandoned.[12]

State response to the needs of homeless women in India is grossly inadequate; the majority of homeless women are left to fend for themselves and suffer a daily onslaught of their human rights in silence. Police brutality and anti-vagrancy laws that criminalize the homeless further add to the violation of their rights. In India, for instance, the Bombay Prevention of Begging Act, 1959 is routinely used to criminalize and arrest the homeless. Women who are arrested under the act are often separated from their children, who are left on the streets to fend for themselves or taken to child welfare homes. The 'home' for women in Delhi is located in Nirmal Chhaya, in the complex of Tihar Jail. The living conditions are deplorable, with no hygiene, sanitation, or adequate food (Chaudhry et al. 2014).

e) Inequitable land use and planning

Across urban India, land use planning is extremely inequitable and favours a development paradigm aimed at benefiting the upper classes and elite residents of cities. A United Nations Development Programme note prepared in 2003 stated that 95 per cent of legal urban space was used and kept for the benefit of the most privileged 5 per cent of the city population. According to UN-Habitat, poor people occupy just 5 per cent of all urbanized world land. However, despite their presence and significant contribution to the city's economy, the urban poor and working population are largely ignored and unacknowledged in the formulation of land use and city plans and processes. On the contrary, to the extent that they are planned, cities are largely configured and redefined in accordance with the political influences of real estate capital, with large-scale infrastructure designed to fit the needs of economic activity, and in keeping with the demands and preferences of middle and upper-income groups (Martine 2011).

Often, inferior quality land in cities is developed by the working poor and made inhabitable and productive, as a result of which its value increases. State and private forces then work, often in collusion, to develop schemes and 'projects' to demolish the settlements on that land and/or to evict the residents. The rhetoric of 'encroachment' and increasingly 'resettlement' is used to usurp this high value land occupied by low income groups, to move them to the margins of cities, and to 'gentrify' and then use the vacated land for profitable enterprises favouring the city's affluent population. This is evident across India and severely impacts women's rights to adequate housing, land, property, security, and livelihood.

The special needs of women are not factored into planning processes, neither are women consulted in the development of city and master plans. Housing and settlement planning is not gendered and city spaces are increasingly becoming more and more unsafe for women. The failure to address the human rights of women in land distribution, housing development, transportation, and urban planning results in increasing discrimination and violence against women in urban India.

f) Failure to address linkages between rural and urban issues

A major lapse in the government's approach to poverty reduction in India has been the failure to address the interlinkages between urban and rural issues, and to understand that strategies need to be developed on a continuum rather than in isolation. Distress migration from rural to urban areas has historically played a key role in the rapid growth of cities. Displacement, agrarian crises, landlessness, and homelessness contribute to families losing all means of subsistence in rural areas and moving in search of livelihoods to urban centres. The exclusion of women from land and property in rural areas, in particular, has pushed many into the slums of urban areas, contributing to the rise in female-headed households among the urban poor.[13] The increasing conversion of rural land to urban use and the reclassification of rural localities into urban centres, is another reason why the interdependence of rural and urban growth and development, needs to be acknowledged. It is also important in addressing the land and housing needs of the poor, especially of women.

g) Lack of disaggregated data

There is an acute paucity of gender disaggregated data in India. The Census of India collects data on ownership status of houses (National Sample Survey Office and National Family Health Survey do not collect data on this variable), but the response is given as 'owned or rented or other'. There is no information collected on the nature of tenancy or ownership: whether it is single or joint and whether women have any ownership/access rights. Given the importance of housing and land for women, information on the status of women's property ownership and rental housing needs to be collected. While the Census of India has attempted to count the nation's homeless population, the exercise has not been carried out properly; neither has it attempted to document the number of homeless women. In the absence of accurate data, policies cannot be effective in addressing structural issues and developing durable solutions.

h) Other factors

These include the lack of equal access to credit and finance for women; the lack of adequate budgetary allocations for promoting women's housing, land, and property rights; low priority to gender equality in state programmes; gender insensitivity within the government, including the bureaucracy; and lack of political will.

2. Legal Obstacles
   a) Absence of progressive laws and gaps in implementation

There is an absence of sufficient progressive laws that protect women's human rights to adequate housing and land; minimize forced evictions; and, promote rights-based rehabilitation in India. The lack of protective legal, policy, and administrative provisions and their interpretation increase women's vulnerability to finding themselves in inadequate and insecure housing and living conditions.

Where laws, policies, schemes, and government orders protecting women's rights to adequate housing, land, property, and inheritance exist, implementation is weak and continues to be influenced by patriarchal, social, institutional, and political structures. Several state and central government housing and resettlement schemes mandate joint titles for women and men over housing. However, like government orders, these policy prescriptions are not legally enforceable and thus continue to be violated. Despite provisions available in international and domestic law, women continue to be treated unfairly with regard to their rights to housing, land, property, and inheritance.

For example, despite the fact that India's Protection of Women from Domestic Violence Act, 2005 contains a provision securing women's rights to remain in their place of domicile, lack of implementation of the act continues to result in victims of domestic violence being thrown out of their homes or being forced to leave situations of violence. Similarly, the Hindu Succession Amendment Act (HSAA) 2005, which guarantees equal coparcenary rights to daughters, is not necessarily implemented due to familial biases in favour of sons and other patriarchal norms. The HSAA allows women to reside in their parental home as a right and not on sufferance. While this amendment resulted from a long struggle of women's rights and housing rights movements and organizations, women have not been able to ensure its successful implementation across the country.

According to a study by Landesa (2013), the burden of dealing with the administrative and quasi-legal processes to claim inheritance rights combined with the social backlash appears to be a major obstacle for most women. The study also found that administrative processes related to mutation and partition of land are largely insensitive to women's constraints.

The Government of India has also failed to adequately implement international law, UN guidelines, declarations, and concluding observations and general recommendations of treaty bodies and of Special Procedures. Several treaty bodies have made recommendations on women's housing and land rights in India. These include the Committee on Economic, Social and Cultural Rights, the Committee on the Elimination of All Forms of Discrimination against Women, and the Committee on the Rights of the Child. The UN Special Rapporteurs on human rights defenders and violence against women, on their missions to India, have also spoken about these issues and made recommendations to the government.

b) Lack of participation of women in law and policy-making

Women's participation in the political sphere and in law and policymaking is still limited. This results in several gender-insensitive laws, policies, and schemes being developed across the country. The failure to include women's voices also promotes the persistence of discriminatory practices against them as well as the creation of inequitable cities that are unsafe for women and do not provide safety and security for them, not just with regard to housing and land ownership, access, and use but also to public spaces, public transport, sources of livelihood, healthcare, playgrounds, crèches, and social support structures.

c) Lack of access to remedy

Across India, women continue to be denied their equal right to remedy. It includes the fundamental right to constitutional remedy as well as the right to timely legal aid. The Special Rapporteur on Violence against Women, on her mission to India noted that, '[a]lso repeatedly raised was the concern that legal aid, a right guaranteed in article 39A of the Constitution, was not equally granted to women in practice, and in particular to poor and marginalized women.'[14]

The reasons for women's denial of their right to remedy include the following:

- Lack of adequate information and access to legal aid;
- complicated court procedures;
- sexual harassment of women in courts;
- illiteracy among women;
- lack of awareness of legal rights and women's rights;
- absence of sensitive judges;
- delay in getting justice; and
- male dominance with regard to decision-making, including decisions related to legal aid and redress.

3. Social Obstacles

a) Patriarchy and patrilineal systems of inheritance

One of the greatest obstacles to the realization of women's rights is patriarchy in India. Patriarchy is deeply ingrained everywhere, including at all levels of governance, and requires a sustained socialization campaign to change people's mindset. Even where laws and policies protecting women's rights exist, implementation is thwarted by patriarchal norms and practices, especially within the family and workplace. This also results in socio-cultural pressures on women to not demand or give up their rights to male members of the household. Very often this results in the tendency to register titles, leases, including rental agreements, land, property, and housing in men's names. Patrilineal inheritance norms within families often fail to recognize or accept legal provisions which grant women equal rights. Even where daughters are legal inheritors or own property, strong marital pressures result in the transfer of this property to brothers before marriage or to husbands through dowry after marriage. For instance, the Hindu Succession Amendment Act, 2005 is not implemented because of the strong resistance from male family members, and the tendency to perpetuate traditional practices of transferring property to sons, not daughters. Even when women receive land in inheritance, it is invariably much less than an equal share. In the few matriarchal socieites in India, too, inheritance is largely patrilineal.

b) Discriminatory religious customs

In a country with multiple religions, customs, and cultural norms and practices, women tend to face discrimination from various sources. The persistence of certain social traditions also deny women their rights to inheritance as well as to their natal and marital homes. Different religious laws treat women differently.[15] For instance, under Muslim personal law, the principle governing women's right to property is that a woman's share is half that of a man. While the *Shariat* allows Muslim women to inherit agricultural property as full owners, the Muslim Personal Law (Shariat) Application Act, 1937, as applicable in India, explicitly excludes agricultural land from its purview. Certain customs such as branding women as 'witches', force women to leave their homes or result in their being evicted by their families and treated as outcasts, thereby depriving them of their right to life, which includes housing.

c) Lack of economic independence

One of the factors that inhibits women's ability to question inequitable decision-making structures and make independent choices is their economic reliance on the family or partner or spouse. For instance, even where joint ownership or registration of housing or land is a policy requirement and titles exist in the names of both women and men, the lack of economic independence often prevents women from demanding their rightful share and exercising their equal rights. Economic dependence coupled with the absence of adequate support facilities and housing options, also prevents many women from leaving situations of domestic violence.

d) Marital status

Women often lose rights to land and housing when there is a change in their marital status, including marriage, separation, divorce, or death of a spouse or partner. Women affected by widowhood and old age are particularly susceptible to losing security of tenure over land and housing. Single women are often denied housing and face growing vulnerability, especially when it comes to control over resources or property. Security concerns may influence women to opt for rental dwellings annexed to landlord-occupied housing. Penny Vera-Sanso (2006) notes that single women or female heads of household, in southern Indian cities found it difficult to get rental accommodation in the face of aspersions about the sexual propriety of women without male 'guardians'.

e) Gender-based violence

While secure rights over land, housing, and property act as a means to deter and prevent violence against women, the act of violence—physical and psychological—impedes the realization of women's rights to adequate housing, land, property, and inheritance.

Just as inadequate housing leads to the risk of violence, a situation of domestic violence can lead to a woman being deprived of housing. Also, a woman may remain in an insecure home to avoid being out on the streets and to protect herself and her children from the hardships of a homeless life. The former UN Special Rapporteur on violence against women recognized that women's poverty, together with a lack of alternative housing options, make it difficult for women to leave violent family situations.[16]

On average, violence makes up at least 25 to 30 per cent of urban crime, and women, especially in developing countries, are twice as likely to be victims of violent aggression (including domestic violence) as men (UN-Habitat 2006: 144). Urban women living in poverty face specific risks of gender-based violence, including those arising from inadequate living conditions such as overcrowding, congestion, lack of privacy and access to sanitation, water, and electricity. According to the United Nations Population Fund, women may be at a greater risk of gender-based violence in urban areas 'because of the breakdown in cultural mores that govern relations between the sexes and the lower likelihood that neighbours would intervene' (UNFPA 2007: 23).

4. Recommendations

A range of measures, including legal and policy interventions, are required to enable women to own, manage, access, and control housing, property, land, and resources in urban India. The links between women's human rights to work, food, health, adequate housing, land, and security are critical and need to be recognized in law and policy as well. Since the struggle for women's property rights requires political, legal, institutional, social, and cultural transformation, innovative reforms are required through the promotion of alternative approaches.

a) Recommendations at the political level
   i. Human rights-based urban reform incorporating the 'right to the city' approach

The prevalent paradigm of urbanization in India needs to be revisited and modified, and should incorporate the 'right to the city' approach. The movement for the 'right to the city' has developed as a response of social groups and organizations, in an attempt to ensure better access to and opportunities for everyone living in cities. Social movements and organizations from across the world organized to develop a *World Charter on the Right to the*

City[17] also supported by UNESCO and UN-Habitat, among other agencies. It defines the 'right to the city' as:

> The equitable usufruct of cities within the principles of sustainability, democracy, equity, and social justice. It is the collective right of the inhabitants of cities, in particular of the vulnerable and marginalized groups, that confers upon them legitimacy of action and organization, based on their uses and customs, with the objective to achieve full exercise of the right to free self-determination and an adequate standard of living.

The right to the city consolidates the struggle for the realization of multiple human rights—work, adequate housing, health, education, food, water, land, social security, information, participation, and a clean and healthy environment. Since human rights are indivisible, implementing the right to the city across India, will promote social justice and reduce poverty, especially for women.

Urban land use planning and distribution must be grounded in the principle of the 'social function of land and property', which implies that all sections of society are able to benefit from it. This principle would ensure more equitable and sustainable land use in urban areas, especially for women.

In order to ensure gender-based urban development, city resources must be equitably shared among men and women. Mainstreaming the gender agenda into urban development will also require gender-based reforms and the institution of specific measures that will eliminate gender biases in urban policies (Kothari and Chaudhry 2015). The Government of India needs to focus on the creation of inclusive cities first, rather than on building 'smart cities,' which do not specify any indicators for gender equality.

ii. Investment in adequate low-cost housing

The government must invest in low-cost and public housing schemes for the urban poor with special incentives for women, including single women and women-headed households, to access housing, including rental housing. State-provided housing—including under the central government's new 'Housing for All by 2022' scheme—must meet UN standards of adequacy regarding security of tenure, access to essential services, location, accessibility, affordability, habitability, and cultural appropriateness. Housing should provide safety, privacy, security, and freedom from violence for women and girls. It should also ensure access to schools, sources of livelihood, crèches and playgrounds for children, and community support systems for women. Access to affordable rental housing is also central to addressing women's homelessness and insecurity.

iii. Legal security of tenure

Legal security of tenure, which provides protection against forced evictions, must be provided by the government to women living in informal settlements as well as in resettlement sites. All titles whether in the form of long-term leases or ownership deeds over existing housing and land, or new allotment of land and property should be in the name of the adult woman or women of the household (Box 5.6). Tenure options should be discussed with women and should provide for more affordable group tenure and cooperative ownership over housing, land, and other property resources. Titles to marital property should be in the names of both the man and woman. At the time of marriage, the wife's name should be added to all property owned by her husband.

iv. In situ upgrading and moratorium on evictions

The government should invest in upgrading areas where people live rather than relocate them to remote sites that isolate them from jobs, schools, community networks, and healthcare. Upgrading processes must be inclusionary and must involve women in order to incorporate their needs, suggestions, and concerns in housing design and settlement planning. The state must work to ensure that forced evictions are prevented, and that police and government officials do not use force or violence against

Box 5.6 Guiding Principles on Security of Tenure for the Urban Poor

6. States must strengthen and protect women's security of tenure, regardless of age, marital, civil or social status, and independent of their relationships with male household or community members…

61. …. States should adopt legislative and administrative measures to prohibit and eliminate discrimination against women in this respect by, inter alia, landlords, public housing providers, and credit institutions.

Source: Report of the UN Special Rapporteur on adequate housing 'Guiding Principles on Security of Tenure for the Urban Poor', Raquel Rolnik, A/HRC/25/54, 2013.

women under any circumstances. The recent announcement of the Government of NCT of Delhi to stop all evictions should be emulated as a policy precedent across India. The arbitrary 'cut-off' date established by state governments to determine 'eligibility' of the urban poor to access entitlements must also be abolished, as it disproportionately discriminates against low income women. The government should also ensure that implementation of the land acquisition act does not adversely impact the urban poor.

v. Shelters for homeless women

While the goal of the government must be the provision of affordable adequate housing for all Indians, the first humanitarian step on the 'continuum of housing', is to provide adequate shelters for homeless women, where they are able to live with dignity. Permanent, twenty-four-hour, year-round shelters and hostels for women need to be urgently set up in all the cities and towns. Separate shelters should be created for single women, for women with children, for women with mental illness and disabilities, and for women with families. There is an urgent need for long-stay homes with adequate facilities for treatment and rehabilitation, including for women escaping situations of domestic violence. All shelters should be based on human rights standards of adequate housing and should be set up close to sources of women's livelihood and work.

vi. Checks on privatization and real estate speculation

The state must intervene to check against indiscriminate real estate speculation on land and housing, which results in unnaturally high prices that further impede low income women from accessing housing and land. Controls also need to be exercised to prevent privatization of housing and essential services such as water, electricity, and sanitation services to ensure that women are not excluded from accessing them.

vii. Gender budgeting

Adequate budgetary allocations need to be made to promote the realization of women's rights to adequate housing, land, property, and inheritance across India. This would include the need for resources to invest in sustained legal and human rights education and awareness campaign.

viii. Gender-disaggregated data

In order to develop adequate legal, policy, and programmatic responses, the governments at both the state and central level, need to ensure the collection of gender disaggregated data, especially on housing, land, and property ownership. Data on homelessness and other dimensions of poverty also needs to be disaggregated on the basis of gender, in order to understand local realities and to ensure that policy response is more accurate and effective in providing durable solutions.

ix. Women's equal participation

Efforts must be taken to ensure that women are adequately represented at all levels of decision-making and urban planning. Adequate reservation of seats for women in urban local bodies, state legislatures, national human rights institutions, the judiciary, and parliament should be implemented by law.

x. Improved inter-ministerial coordination

Promoting gender equality must be the goal of all human rights institutions and ministries of the government. In order to ensure improved legal and policy response for the realization of women's human rights, there needs to be better coordination between the various line ministries including the Ministry of Urban Development, Ministry of Housing and Urban Poverty Alleviation, Ministry of Women and Child Development, Ministry of Law and Justice, Ministry of Social Justice and Empowerment, Ministry of Health and Family Welfare, Ministry of Commerce and Industry, Ministry of Rural Development, and Ministry of Agriculture, Cooperation, and Farmers Welfare. All national human rights institutions, including the National Human Rights Commission, National Commission for Women, National Commission for Minorities, National Commission for Scheduled Tribes, National Commission for Scheduled Castes, and National Commission for Protection of Child Rights, should work more closely together, including with relevant ministries.

b) Recommendations at the legal level

i. Human rights-based legislation and legal reforms

Urgent measures need to be taken to introduce national human rights-based legislation that guarantees the human right to adequate housing and land, including security of tenure, for women, in accordance with India's international human rights commitments. Laws related to resettlement and rehabilitation, land, disasters, and homelessness, also should have specific provisions to protect women's rights. These should include special protections for women who are even more vulnerable to housing and land rights violations, including survivors of domestic violence, widows, female-headed households, displaced women, homeless and landless women, minorities, single women, and women belonging to SCs and STs. Government orders and policies that include provisions for women's ownership of housing and property should also be incorporated into relevant laws.

Experience and empirical evidence from several countries corroborates the fact that joint titles over property for women are not necessarily effective in ensuring women's access, use, and control of housing and land, or in the realization of their human rights. It is, therefore, important to develop legal provisions that mandate registration of housing or land or property or lease agreements, deeds, and titles in the name of women—either individually or collectively. A first step could be through establishing women's claims to residence by including women's names in documents such as electricity and water bills, and housing tax. When property is on the name of woman, special incentives should be provided, including tax breaks and lower registration fees.

National laws should be developed in accordance with international laws, guidelines and resolutions, including the UN Basic Principles and Guidelines on Development-based Evictions and Displacement, which contain strong provisions for protection of women's housing and land rights.

ii. Implementation of national law and policy

Where progressive provisions in policy and law protect women's rights, efforts must be made to ensure their implementation. This includes the need for widespread education and awareness on laws such as the Hindu Succession (Amendment) Act, 2005 (Box 5.7) and the Prevention of Women from Domestic Violence Act, 2005, as well as state government orders mandating registration of property in women's names.

Box 5.7 Some Positive Elements of the HSAA, 2005 Relevant to Urban Women

- Includes daughters, including married daughters, as equal coparceners in joint family property.
- Gives all daughters (married and single) the right to reside in or seek partition of the family dwelling house.
- Permits widows who have remarried to inherit property of the deceased husband.

Source: Hindu Succession (Amendment) Act, 2005.

iii. Implementation of international law and policy

The government, at both the centre and state, must ensure the implementation of international laws, guidelines, resolutions, recommendations of UN treaty bodies and Special Procedures, and recommendations of the Universal Periodic Review, which uphold women's rights. Mechanisms should be established to monitor progress in meeting India's international legal commitments, and the government should report regularly to treaty bodies as per its requirements. It should also encourage visits of UN Special Procedures to strengthen the realization of human rights for all within the country.

iv. Gender appraisal of laws and policies

The centre and state governments should carry out a 'gender appraisal' of all laws or policies to remove any gender discriminatory provisions in them and to harmonize them with the Constitution of India and international law. States should also undertake a review of the Prevention of Women from Domestic Violence Act, 2005 and the Hindu Succession (Amendment) Act, 2005 to assess whether women have benefited from and been able to use the provisions protecting their rights.

v. Uniform civil code

It is important to insist on the development of a uniform civil code in India that recognizes, protects, and fulfils the

Box 5.8 Relevant Recommendations on Gender Equality made by the UN Human Rights Council to the Government of India at its Universal Periodic Review, May 2012

- Continue incorporating the gender perspective in programmes and development plans with positive measures for the effective promotion and protection of women's rights.
- Re-double efforts on ensuring gender equality and take measures to prevent gender discrimination.
- Continue following up on steps taken to eliminate discrimination against women, including through raising awareness and continuous strengthening of the relevant legal and institutional frameworks.
- Re-examine the budgets and social laws taking into account gender issues.
- Put in place appropriate monitoring mechanisms to ensure that the intended objectives of the progressive policy initiatives and measures for the promotion and protection of the welfare and the rights of the vulnerable, including women, girls and children, as well as the SCs, STs, and minorities are well achieved.

rights of women of all religions (Box 5.8) to property and inheritance. With the existence of three different laws in the country for women of different religious groups, achieving gender equality is a challenge. It is also much more difficult to check against discrimination within religious laws and mores.

vi. Legal training

Rigorous legal training and education on international, national, and local laws and policies protecting women's rights need to be provided at multiple levels, including among the judiciary, lawyers, police, urban planners, non-government organizations (NGOs), bureaucrats, elected government officials, and staff of local municipalities and land registration agencies.

vii. Adequate legal aid

Women should have equal access to avenues of legal redress and aid for violations of their right to adequate housing.[18] This includes access to lawyers, public institutions, grievance redress mechanisms, and other para-legal services.

c) Recommendations at the social and cultural level

i. Human rights education

There is a need to move from soft 'gender-sensitization' programmes to more targeted interventions aimed at promoting gender equality. This requires a shift in the way women's issues are portrayed and women's rights are spoken about in India, especially within key ministries, departments, and commissions. Land and housing first need to be recognized as human rights by the state, and then awareness and education material, modules, and multimedia campaigns need to be developed. The state needs to work with different actors to promote intensive human rights education on women's rights at multiple levels: with law and policymakers, government officials, the judiciary, local communities, residents of urban settlements, civil society representatives, law enforcement agencies including the police, national, and state human rights institutions, judicial academies, schools, and universities.

Special efforts need to be undertaken to launch creative campaigns to challenge and dismantle patriarchy as well as anti-women customary laws, traditions, and practices. Education and socialization interventions need to be planned with boys and girls from a young age. The state should undertake legal literacy missions and also work with radio and television. State legal authority services, as part of their mandate, should be encouraged to publish material on women's rights to adequate housing, law, property, and inheritance, and engage in awareness and advocacy efforts.

The promotion and practice of patriarchy needs not just widespread social censure, but the state also needs to take punitive measures against perpetrators of such actions against women.

ii. Working with religious organizations

Since religious, cultural, and customary norms and practices are some of the greatest obstacles to the realization of women's rights to adequate housing, land, property, and inheritance in India, it is important to engage with influential heads of different religious groups to promote gender equality within their various conglomerations, and to encourage them to work with other actors to bring about law and policy changes aimed at protecting women's human rights.

iii. Synergy between women's rights groups and others

Women's rights groups in India need to work more closely with other organizations to campaign for women's housing and land rights, especially for marginalized women. Women's organizations in India have aligned themselves strategically and actively around issues such as dowry and the elimination of domestic violence against women than around advocacy for housing, land, and property rights. Consequently, mobilization on the issue of women's housing, land, and property rights has been limited, except for the campaign to amend the Hindu Succession Act. Important lessons can be learnt from the success of this campaign that worked with women's rights groups, housing, and land rights organizations, human rights activists, the government, Members of Parliament, lawyers, and the Prime Minister's Office (Agarwal 2005).

* * *

The issue of women's rights to adequate housing, land, and property, especially for women living in poverty, is one of prime importance in India. It lies at the crux of achieving better health, safety, security, and freedom from violence against women. It, therefore, needs to be a priority in policy and law formulation and implementation. The state does not have a paucity of funds or resources at its disposal. What is required is a strong political will coupled with a commitment to protecting and fulfilling the human rights of women. With a holistic approach and a strategic long-term plan of action that is monitored and assessed with concrete human rights indicators, the state can bring about considerable progress in improving housing and living conditions of women in urban India.

As urbanization continues to accelerate and as private investment flows into cities, the government instead of focusing overwhelmingly on developing 'smart cities' and favouring land transfers to the rich, should direct its energy towards building inclusive and equitable cities where women's rights are protected. It should work on meeting its constitutional and international legal obligations, which would lead to safer, better, and more equitable cities for all. It is only when the women of India, especially the most marginalized women, are able to attain the full realization of their human rights—including their rights to adequate housing, land, property, and inheritance—that India will truly grow and develop as a nation.

NOTES

1. In this chapter, the term 'urban settlements' has been preferred over the use of the term 'slums'.
2. Report of the Special Rapporteur on adequate housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context, Miloon Kothari, E/CN.4/2006/41, 2006.
3. 'Women's equal ownership, access to and control over land and the equal rights to own property and to adequate housing', Commission on Human Rights Resolution 2005/25, E/CN.4/RES/2005/25.
4. Basic Principles and Guidelines on Development-based Displacement and Evictions, A/HRC/4/18, 2007.
5. General Comment No. 4 of the Committee on Economic, Social and Cultural Rights on the 'right to adequate housing' (Sixth Session, Document No. E/1992/23).
6. Available at http://www.ohchr.org/EN/Issues/Housing/Pages/WomenAndHousing.aspx (last accessed 4 May 2015).
7. Section C.1.1 (Brookings-Bern Project on Internal Displacement 2011).
8. For reports of the UN Special Rapporteurs on women and housing, see http://www.ohchr.org/EN/Issues/Housing/Pages/WomenAndHousing.aspx (last accessed 1 May 2015).
9. General Comment No. 4 of the Committee on Economic, Social and Cultural Rights on 'Forced evictions', (Sixteenth Session, 1997, Document No. E/1998/22).
10. Report of the UN Special Rapporteur on adequate housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context, Miloon Kothari, E/CN.4/2004/48, 2004.
11. Report of the UN Special Rapporteur on violence against women, Radhika Coomaraswamy, E/CN.4/2000/68/Add.5, 2000.
12. See 'Housing, Health, and Mental Health' at http://www.cmha.ca/public_policy/housing-health-mental-health/#.VheQtvmqqko (last accessed 9 October 2015).

13. Women Watch, Factsheet, Gender Equality and Sustainable Urbanisation. Available at http://www.un.org/womenwatch/feature/urban/factsheet.html (last accessed 5 May 2015).
14. Report of the UN Special Rapporteur on Violence against women, its causes and consequences, Rashida Manjoo, Mission to India, April 2014, A/HRC/26/38/Add.1.
15. The Hindu Succession Act, 1956 (and its Amendment in 2005) deals with the property rights of Hindu, Buddhist, Jain, and Sikh women while the Indian Succession Act, 1925, deals with the rights of Christian, Parsi, and Jewish women in India. This chapter does not discuss inheritance laws as the focus is on marginalized and poor urban women, the majority of who come from families that do not own property.
16. See E/CN.4/2000/68/Add.5.
17. *World Charter on the Right to the City*, May 2005. Available at http://www.urbanreinventors.net/3/wsf.pdf (last accessed 6 October 2015).
18. Report of the Special Rapporteur on adequate housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context, Miloon Kothari, E/CN.4/2006/118, 2006.

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6

Women's Entitlement to Housing Security in Urban India

Darshini Mahadevia

Housing is central to inclusive and engendered urban development. Central to housing is access to land and hence security of land tenure amidst multifarious land-related legislation, inheritance legislation, functioning of (local) state machinery with regards to land, importance of land as a mechanism of wealth accumulation by the local elites, financial condition of local state (that has temptation to use land as a financial resource), development ideology of party in power that influences state policies,[1] and, above all, processes through which patriarchy unfolds in all the above stated policies and processes. Patriarchy remains the dominant force in the day-to-day lives of people, men and women, and plays determining role in gender relations.[2] While the mainstream political discourses strengthen the patriarchy, there are strong countervailing grass roots processes that support, enable, and also strengthen women's empowerment; the case in point is mobilization around sexual attacks on women in the cities and forcing of legislative changes at the national level on account of the same. Urban India has seen coming out of women from domestic sphere into professional, business, and educational spheres. Women's awareness about their rights, including property rights, has enhanced, leading to amendments in some of the personal laws that control women's access to property. However, there is still a long way to go. Also, legal issues with regards to land ownership, more so in the context of urban areas, makes women's access to landed property all the more difficult than the rhetorical campaign by the women's organizations about access to landed property.

With regards to women's right to property in the cities, the main policy and legal change, through the Jawaharlal Nehru National Urban Renewal Mission's (JNNURM) Basic Services for the Urban Poor (BSUP) schemes followed by the Rajiv Awas Yojana (RAY) have seen women being made joint owner of the Dwelling Units (DUs) provided under these public housing programmes. In some cities, women are the first owners.[3] It is for the first time in independent India that such large-scale public housing units have been funded and constructed. Otherwise, there has not been any substantial housing intervention by the state in the cities and the urban poor households have been left to their own devices to access housing. In other words, there has been attempt to provide public housing on large scale, albeit covering only about 8 per cent of the housing shortage

(Mahadevia forthcoming). But, housing for the urban poor has come on to the policy agenda with the BSUP programme of the JNNURM and possibility of engendering it has also begun with this programme. This programme has been discontinued but the pending projects will be completed by 2017, for which the programme has got extension for the period 2015–17.[4]

The RAY, in a new twist to the urban housing policy, envisaged giving property titles to the slum dwellers and mandated a reform of enactment of property rights law, for accessing central government funds for the projects. A model property rights law was framed by the national government and it had to be then adopted by the state governments as per their suitability or used for amending their existing tenure security legislation. While a step forward towards giving property or tenure rights to the slum dwellers was taken under the RAY, this programme has been terminated by the new regime due to partisan name of the programme and highly skewed vision of cities of the incumbent regime, a vision blinded by the technology and private sector led housing programmes. The Ministry of Housing and Urban Poverty Alleviation (MoHUPA) website does not use the politically sensitive term 'terminate', but mentions that RAY has been subsumed under the new mission of 'Housing for All by 2022' of the new government.[5] As of now, the housing vision and policy of the incumbent government is not known except that it has announced a new mission called 'Housing for All by 2022'. Nothing much is known on how this will unfold except that the private sector will take lead in bridging housing shortage and for slums the approach will be PPP (Public–Private Partnership). It is not known as yet whether the new mission would, like JNNURM, consider making women the first or joint owner of the housing property. The previous national government had also announced Affordable Housing Policy (AHP), which is also subsumed under the mission of 'Housing for All by 2022'.

This chapter takes a realistic assessment on the rhetoric of 'women and property rights' in the context of urban India. Although, housing has been one of the priority agendas of the low-income group women, their formulation of problem is not with the perspective of 'women's entitlement to property'. We also present the overall scenario of housing policies in India and critically review whether women form part of these policy proclamations or not and also whether sole purpose of giving legal housing would serve the purpose of extending shelter security to the urban poor households. The next section presents the theory of women and property rights in the cities, wherein there is lack of clarity on whether the argument is supporting property rights or shelter security for women. The third section discusses recent urban housing programmes in India and space for women in them. The fourth section presents the debate on property rights versus shelter security briefly and then explains the real situation with regards to land status in many informal settlements in Indian cities based on the case studies undertaken by us at the Centre for Urban Equity, CEPT University. This section therefore explains the complexities involved in shelter rights to women in urban areas. These complexities have been explained not as an excuse to do nothing about the issue, but to take on board the reality within which shelter rights for the women have to be negotiated. The focus of this chapter is on the low-income women's entitlement to housing security. The fifth section argues that for low-income women, entitlement to housing security itself becomes difficult in these times of neo-liberal era and their struggles are therefore for the right to the city than a direct struggle with patriarchy, although capitalism itself has at its foundation patriarchy that gives a segment of population right to private property.

Gender equity, in a class, caste, and religion segmented society, with urban structure and land markets responding to these dynamics, women's right to housing is dependent on these factors and the land market dynamics, which has made access to affordable housing for the poor difficult in the current situation. The same is, to some extent, true for the middle-class women who are constrained by laws and often their respective personal laws to own a house. The land laws are highly complicated for a common person to comprehend and hence when women are forced to negotiate the legal labyrinth to stake claim to property, they are debilitated by lack of capabilities to do so. The idea of housing rights or property rights of women has to be understood in a nuanced way; women in low-income households are constrained by access to affordable housing, the functioning of the land markets, lack of public policy on affordable housing, and inability to negotiate land legislation regime to access legal housing; middle- and high-income women face constraints from the personal laws and lack of wherewithal to negotiate the legal terrain to access house ownership, and, above all, patriarchy constraints women to enjoy equal rights. Hence, the terrain is complex and has to be understood in that context. Given this complexity, we are limiting this chapter to only articulating the issues of access to housing rights by low-income women.

We are deliberately using the term housing and not property or land, as in urban areas, house is an asset and not just land. House is often a part of mass housing projects. House is also a part of informal settlement that does not have legal land ownership and hence legal access is a problem of households and not just of women. The urban discourse has therefore to frame the question as right to housing or right to home ownership and not right to land or property. Property means anything that is owned. Real property is any interest in land and real estate. Personal property is everything else that is owned. In housing, there is a notion of common property, wherein land in a housing society is commonly owned while the households own only right to use a house. Lastly, we cannot just talk about and promote home ownership, when renting is a major way of accessing housing with 30 per cent of housing is rented (NSSO 2010: 35). Hence, we have also looked into rental laws and brought in the discussion of tenant households when we look at the informal settlements. The last section deals with the policy issues, using the experiences of women's organizations focused on facilitating housing security in the urban areas.

WOMEN AND PROPERTY RIGHT IN CITIES—THEORETICAL VIEW

The issue of women and urban property rights has to be viewed in India in the context of unfolding of the neo-liberal economic development paradigm in the urban areas, its impact on the existing inequalities including gender inequality, the historical trajectories of land ownership patterns and legislation, and the interplay of state policies and bottom-up pressures to expand the housing rights. The issue is also located within the political economy of addressing the question of land, whether the land is to be held as private property versus land as a common property held by the state or communities. In other words, the capitalist economies construct women's entitlement as through private property ownership framework while non-capitalist economies construct it as question of entitlement to housing.

Ever since Bina Agarwal had written about land rights to women in rural areas, issue of women's landed or real estate property rights has become an important discussion point in research and women's movements. This idea is contestable from political and hence paradigmatic view as well as practical standpoint. The concept of gender equity itself is not monolith and Kabeer (1996) has argued that it has to be viewed from the perspective of existing hierarchies in a society. Property rights for women in households that own private property is different than property rights for property-less households. Hence, there is a class angle as well in the discussion on property rights.

'A Room of One's Own' by Virginia Woolf in 1929 brought in the desirability of one's own space or one's own property for women, and indicating their freedom in self-development independent of men or family. In a sense, it presented women's life encumbered by social relations. Patriarchy binds women to 'acceptable social norms' within the constraints, wherein women is a possession of a family. From economic point of view too, there have been arguments about women's right to property. Woolf's argument has been from social point of view.

Engels had argued that women's subordination is linked to emergence of private property. A corollary to that is an understanding that women's emancipation cannot be obtained within the framework of private property regimes (Engles 1985; Mies 1998). Mies (1998) has argued that 'women's subordination is connected to men's accumulation of private property at the cost of women's labour and that the solution lies in women accumulating resources that have exchange value' (Baruah 2010: 17). But, Agarwal (1994) argues that within the contemporary world, where capitalist systems hold sway across countries and are all pervasive, women would still gain if they had control over the productive resources; which is their own labour, capital, and land.

The different approaches to women's development have included idea of women's property rights with different perspectives. The Women in Development's (WID) 'Welfare approach' emphasizes that ownership of landed property reduces risk of poverty and destitution of women and their dependents. This is in particularly true on account of intra-household inequalities in distribution of benefits of income and differences in the way men and women spend their incomes. The WID's 'Efficiency approach' argues that giving title to property will increase her access to credit, technology, and information, which in turn would enhance her productivity and income. Efficiency argument pervades the development practice as women are considered more ingenious than men in tackling hardships of day-to-day poverty (Boserup 1970) as also are more welfare distributing within the family.

The other two concepts, Women and Development (WAD) and Gender and Development (GAD), embrace 'Equality approach' and 'Empowerment approach'. These were first propounded by Maxine Molyneux (1985), by differentiating between women's practical and strategic needs. Practical needs arise from the concrete conditions of women's position in society that is unequal due to sexual division of labour. Hence, adequate housing, clean water supply, childcare, etc. are practical gender needs. However, these needs are that of the whole family and to categorize them as women's needs perpetuate sexual division of labour. Strategic gender needs question the structures of women's subjugation and formulate programmes that can restructure the relationship between men and women. In particular, strategic gender needs would address the issues of abolition of sexual division of labour, alleviation of the burden of domestic labour and childcare, and access to property by removing institutional forms of discrimination by creating equal rights to land ownership or access to credit.

Development Alternatives with Women for a New Era (DAWN) articulated that the power dynamics between men and women can be altered by necessitating cultural, economic, and political changes. Empowerment of women required transformation of structures of subordination through radical changes in law, property rights, and other institutional structures that reinforce and perpetuate male dominance (Sen and Grown 1988). Equality and empowerment approaches more strongly support the argument of women's access to property, by arguing that it would strengthen women's ability to challenge social and political gender inequalities besides increasing their economic security and reducing vulnerability. Molyneux (1985) and Young (1988) argue that improvement in women's practical needs sometimes leads to improvement in women's position in the society.

Another concept, Women, Culture, and Development (WCD), is very close to DAWN approach. The adherents argue that development practitioners fail to address issues of power and conflict as well as the larger social, cultural, and political contexts that frame women's ability to resist conditions of oppression. They believe that none of the approaches took culture adequately into account. Through WCD lens, ethnicity, religion, age, sexuality, literacy, and livelihoods become aspects of women's lives that cannot be omitted from any analysis or practice. A WCD perspective argues that to speak of 'culture' simultaneously with development encompasses more poignantly the everyday experience, practice, ideology, and politics of Third World women, and thus may provide clearer idea for transformative development that attests to aspects of people's lives beyond economic (Bhavnani, Foran, and Kurian 2013 in Baruah 2010: 21). This transformative development argument leads the WCD scholars to assert that land and housing rights provide the possibility of more than just providing women skills and other employment related interventions. WCD proponents also argue that women's control over economic resources is mediated by non-economic aspects.

The WID and WAD approaches, with their primary focus on welfare and efficiency, bring in landed property only as an economic good and not as a social relation. The non-economic issues, such as culture and patriarchy, that play significant role in gender equality, including access to landed property, as suggested by the proponents of WCD approach, are missing in the WID and WAD approaches. The GAD approach focuses on removing institutional forms of discrimination in gender equality, with regards to access to landed property. These alone may not be adequate on account of overwhelming influence of patriarchy on culture that defines gender relations and also the way institutions work and mediate. So, addressing the gender equality question through only legislative or economic approaches will not be adequate and culture and social practices too need to be addressed, argue Baruah (2010) to improve women's rights to landed property.

Agarwal (1992) argues that the most important elements of a person's (woman's) fallback position in a rural household in times of intra-household conflict are ownership and control of property, particularly land; access to employment or other means of livelihood, access to communal resources; access to traditional external social support systems within the community or extended family and access to state or NGO support (Baruah 2010: 22). A woman's ability to physically survive outside the family corresponds with her bargaining power in relation to resource sharing within it. Parallels can be drawn in the urban context, wherein urban women's fallback positions and bargaining powers could be strengthened by ownership of property and assets such as housing, land, and work-tools. We would like to expand the notion of ownership of housing asset to access to housing asset, either ownership of it or access to rental house. In other words, as Mahadevia (2010, 2011) argues, access to land tenure ensures shelter security, which in turn leads to improvement in social indicators of development of the household, including women's well-being. She quotes successful examples wherein, through NGO support, women's agency has enhanced shelter security by extension of perceived security of land tenure. But the rights have to be distinguished from the access; rights legitimized by an authority—legal or community—implies not just obtaining housing, but also, its use, mortgaging, leasing, selling, or transferring as inheritance.

The state housing programmes are besotted with male bias as a 'household' is considered as legitimate recipient of a public house. The household heads are bequeathed to the household head, who generally is a male member. But, the housing rights struggles are predominantly focused around women's participation in Asia and Latin America. Women are participating in land takeovers and are assuming responsibility for legalizing their claims to landed property (Varley 1994). They are also contributing their savings and labour for self-help housing. The Indian experiences of SEWA Mahila Housing Trust (MHT) of Self Employed Women's Association (SEWA) and Society for the Promotion of Area Resource Centres (SPARC) show leadership of women in housing rights and community-based housing programmes.

The early housing debates, first initiated by John F.C. Turner based on his studies in Peru that stated that the housing improvement was linked to economic status's improvement and that people built their own houses in the urban areas and then that of his critics, all during the 1970s and 1980s, did not have any gender dimension included in the discussions. While the low-income urban households value shelter security and access to services, women among these households value shelter security more than men. Experience of SEWA in Ahmedabad shows that although the organization was a trade union, women members' main and constant demand was for first securing and then improving their housing conditions. In response to this demand, SEWA set up MHT, which begun to intervene in the informal settlements to improve them and also increase tenure security among them.

Housing provides multiple benefits to households. Housing security is important for the following reasons (Mahadevia 2011): (a) it addresses the question of multidimensional poverty, ranging from reducing shelter deprivation (including access to water supply and sanitation) to improving health status and, for home-based workers, income; (b) it leads to capital formation among the poorest of the urban population, something economists view as the penetration of capitalism at the bottom of the pyramid; (c) it protects households in times of hazard and risk of inclement weather and from prying eyes of the society; (d) it acts as collateral security for microfinance; (e) it provides the urban poor with an address, which is necessary for accessing entitlement in the urban areas; and (f) above all, it is an essential component of redistributive policies and hence an important input in the urban equity. In addition, it provides a secure place to raise and socialize a family. In housing, the importance is of tenure security, which is housing without threat of eviction.

In case of women, there are additional benefits of property ownership. It has been argued that the property ownership by women influences gender relationships both within and outside the household. For example, Basu (1999) states that property ownership benefits women by increasing their intra-household bargaining power and decision-making, reduced levels of domestic violence, greater control by women over the education and welfare of children, especially girls, reduced anxiety about abandonment, and physical security. It is also argued that property-owning widows living alone or with their children were treated with greater respect and consideration than those who did not own property (Chen 1998; Singh 2004).

After undertaking field work in the slums of Ahmedabad in collaboration with SEWA, Baruah (2010) finds that land tenure is a socio-political process and there are constant tensions between legitimacy and legality. The informal mechanisms of negotiating tenure and services provide a possibility of negotiations through political patronage or other mechanisms, which is a male enterprise. Hence, she argues that such transactions undermine the women's agency on one hand and marginalize the single, widowed, and young women. In general, accessing landed property requires complex negotiations related to land legislation and land-based politics in which women are unable to participate. She argues in support of legal tenure in slums, '[a]s long as legal tenure remains unavailable to poor urban communities, women will be twice removed from any real access to and control over landed property'. But, she then adds that '[l]egal tenure in this context does not necessarily mean individual land titles; collective tenure may also work well as long as women have access—through joint titles, for example.' (Baruah 2010: 207–8). Joint titles may work in a situation of marital relations but there is no option for women who are unmarried, who are not able to access their paternal properties. Hence, the strategy has to look into needs of both, married and unmarried women, a subset of former to include widowed women and a subset of latter to include divorced women.

Housing security of tenants is a real complicated question and if the tenant is a single woman or a woman-headed household, her claim in the housing programmes is very low. In fact, in all the housing programmes, which tend to be biased towards owners, claim of tenants is very low. As discussed above, the head of the household is generally considered to be a man, and hence, women tend to be left out of the home-ownership programmes even if they are supported by the government. And the worst-off among all are the single women and female-headed households. Also, there are few women who rent house on their own or live as tenants on sharing basis in Indian cities, which is very common among the men. Shared rentals are common among single male migrants in most cities in India. Our research in the informal settlements has not found any dwelling unit used by single female migrants as such.

The question is, however, what is the definition of land rights for women in the urban areas? Does it mean housing rights? Does it mean right to be a tenant? Does it mean joint ownership of a house? In the informal settlements, does it mean property title to the woman of the household or joint ownership of any housing unit or dwelling unit? Does joint ownership mean that of a couple or of mother–daughter, father–daughter, brother–sister, or between siblings? How about right to rental housing? Which form rental housing rights are given? Some argue that we have to look at the gender gap in asset ownership (Doss, Grown, and Deere 2008). But, there can be political systems without land asset ownership. When land is under the 'Eminent Domain' land asset ownership is not feasible. It might be worth granting use-rights than ownership rights. There are many questions that need to be unravelled for housing rights of women.

Housing and Land Rights Network (HLRN) of the Habitat International Coalition (HIC) views women's housing rights in a totalistic sense.[6] Women's right to housing is defined as:

> [T]hey have rights in, access to and control over land, housing and property. 'Legal rights in land, housing and property' broadly refers to security of tenure, that is right to own, lease, rent, mortgage, or dwell on land, housing, and property, and the right not to be forcibly evicted. 'Access to land, housing and property' means that a person can use the land (for example, for cultivation), property, or housing, but that they do not necessarily have legal rights to do so. This can be through informal concessions granted by individuals to kin or friends…. Control over land, housing, and property can have multiple meanings, such as the ability to decide how the land and housing resources are used and disposed of, and whether it can be leased out, mortgaged, bequeathed, sold etc. Legal ownership does not necessarily carry with it the right to control. For example, in some regions a married woman requires her husband's consent to alienate land which she legally owns. (UNCHS (Habitat) 1999: 3–4, as quoted in HIC, HLRN document)

But the HIC, HLRN document also states that while the feminists construct this right as an independent of male ownership and control, 'the housing rights campaigns emphasise on equal right of both men and women and therefore support and promote joint-ownership, given the hardships that women face at the time of dislocation and relocation'.

The HIC, HLRN document then list situations that result in denial or violation of right to adequate housing: (a) intra-household and familial disputes leading to breakdown of personal relationships recognized in law and by the society; (b) forced eviction by the authorities; (c) displacement due to development projects; (d) displacement due to natural disasters; (e) displacement due to civil and political wars; (f) displacement due to change in tenancy laws; (g) forced evictions arising out of violence from the dominant community or the ruling class; (h) land reforms and land ceiling laws; and (i) environment protection measures taken up by the authorities that uproot people from their habitat or deprive them of access to forest produce and other natural resources on which they depend for sustenance. In other words, these factors have to be addressed to ensure that the low-income households have access to housing security, particularly in the urban areas. Women' housing security is then built on these situations being addressed.

Further to addressing the larger equitable development concerns, there are additional factors that relate specifically to women. These are: (a) change in marital status—when they become widows or on divorce; (b) status of women as single women, for example, unmarried daughters; (c) old age is often insecure and troublesome for women who have to depend solely on their children or survive at the mercy of the State; (d) customs and traditions that outcast women from the social system, for example, a woman declared as a witch will be forced to leave or be thrown out of family and be regarded as an outcast, thereby depriving her of her basic right to life, which includes housing; (e) customs and traditions that do not recognize women's contribution as productive; (f) absence of laws, policies, and programmes that are sensitive towards women and the aged; (g) lack or absence of institutional support in times of distress and homelessness; (h) laws that deny women legal security of tenure; (i) lack of gender-sensitive laws and policies on rehabilitation and resettlement; and (j) credit facilities that discriminate against women.

HOUSING POLICIES AND PROGRAMMES FOR THE URBAN POOR IN INDIA—A GENDERED PERSPECTIVE

National Urban Housing and Habitat Policy, 2007

The discussion of housing policies and programmes in the urban areas has been restricted to the period after 2000. The first policy we discuss is the National Urban Housing and Habitat Policy (NUHHP) 2007 (Ministry of Housing and Urban Poverty Alleviation 2007). This policy has covered many aspects of housing and has emphasis on housing for the urban poor.

The preamble of this policy states that '[s]helter is one of the basic human needs just next to food and clothing'. It recognizes that the new and poorer urban settlers are unable to access formal land markets in urban areas due to high costs and their own lower incomes, leading to a non-sustainable situation. Then it states that this policy is for a sustainable development of habitat in the country, with a view to ensure equitable supply of land, shelter, and services at affordable prices (p. 3). One of the aims of this policy is '[f]acilitating accelerated supply of serviced land and housing with particular focus to EWS and LIG categories and taking into account the need for development of supporting infrastructure and basic services to all categories.' (p. 8).

Land has been identified as a major constraint in the urban poor accessing secure housing. Hence the policy has many suggestions with regard to land such as: (a) amending the existing laws and procedures or promulgating a new legislation with a particular reference to easy and affordable access to land by government or private sector (p. 11); (b) increasing private sector participation in direct procurement of land and subsequent development of housing (p. 12); (c) facilitating land assembly, development, and provision of infrastructure and not direct acquisition of land by public agencies (p. 12); (d) using land as a resource for the Low Income Group (LIG) and Economically Weaker Sections (EWS) (p. 13); and (e) an active role by the private and cooperative agencies in land assembly, construction of houses and development of amenities within the projects (p. 13).

The policy also has recommendations on other specific action areas, such as: (a) land acquisition by the public agencies through more feasible alternatives like land sharing and land pooling arrangements, particularly in the urban fringes, through public and private initiative with appropriate statutory support (p. 13); (b) encouragement of land assembly and development by the private sector; (c) earmarking of a portion of land (for example, 20 per cent to 25 per cent in a new housing colony), to be made available at affordable rates, for the EWS and LIG; (d) action plan for granting tenurial rights to the slum dwellers in situ and relocation of slum dwellers wherever required at affordable prices with tenurial security; (e) increase in Floor Space Index (FSI) or Floor Area Ratio (FAR) along with ensuring adequacy of social and physical infrastructure to increase supply (p. 18); (f) amending the existing rules, guidelines, government orders with regard to the Land Acquisition Act to acquire land for the private real estate companies so that they can play a role in increasing housing supply.

The policy also has suggestions for slum improvement and up-gradation (pp. 23–4): (a) land sharing and pooling arrangements to facilitate development of land and improvement of basic amenities in slums; (b) Transfer of Development Rights (TDR) and additional FAR as incentives to the private sector, community-based organizations (CBOs), non-governmental organizations

(NGOs) and self-help groups for providing shelter to the poor; and (c) use of land as a resource while taking up slum rehabilitation. Once again, the main suggestion is to use market mechanisms to raise resources for slum up-gradation or redevelopment and increasing the land supply through use of TDRs and increase in FSI. Many metro cities have begun to do so.

The word 'women' appears in this policy 10 times, all within the excerpts presented below:

> Under the heading called Aims, there is a section titled 'Special Provision for Women' (pp. 14–15).
>
> xvi) Involving women at all levels of decision making for ensuring their participation in formulation and implementation of housing policies and programmes.
>
> xvii) Addressing the special needs of women headed households, single women, working women and women in difficult circumstances in relation to housing serviced by basic amenities.
>
> xviii) Upgradation of construction skills and accelerated development of housing and infrastructure sectors for giving an impetus to employment generation.

There is no further elaboration as to how these have to done and whether there will be specific programmes to do so. In fact, for many other aims, there is a follow-up action agenda set up. But, for this aim of 'Special Provisions for Women', there are no actionable agenda mentioned in the document.

Then the reference to women comes under the heading 'Employment issues related to the Housing Sector', where in the second point, it has been mentioned:

> The Construction Industry is one of the biggest employers of women workers and is perhaps their biggest exploiter in terms of disparity in wages. Concerted efforts will be made to upgrade the skills of women construction workers, induct them at supervisory levels and also develop them as contractors. Both public and private agencies would be encouraged to take a lead in this. Training institutions will be requested to enroll women trainees on a preferential basis. (p. 31)

Under the same heading, there is also a mention of adequate measures to be taken by the employers for occupational health and safety of all workers, especially women. This statement is actionable agenda, but, it does not deal with the issue of housing or shelter rights.

More importantly, there is no reference to women's entitlement to land or shelter in urban areas. In other words, the policy presumes that poor households' access to shelter will ensure the same to women in these households. Also, it is even doubtful whether the urban poor households will be entitled to shelter security through this policy, as this policy has more to do with shifting the discourse of housing to private sector provisioning and setting land management tools to achieve increased supply of housing and less to ensure the poor their entitlement. Although, the policy mentions that the housing supply has to be affordable to the poor, there is only a naïve understanding in the policy that the enhanced supply will take care of the affordability crises.

Basic Services to the Urban Poor (BSUP)

This was the first large-scale public housing programme launched by the national government under JNNURM. The objectives of the BSUP were[7] (p. 2):

1. Focused attention to integrated development of Basic Services to the Urban Poor in the cities covered under the Mission.
2. Provision of Basic Services to Urban Poor including security of tenure at affordable prices, improved housing, water supply, sanitation, and ensuring delivery through convergence of other already existing universal services of the government for education, health, and social security. Care will be taken to see that the urban poor are provided housing near their place of occupation.
3. Secure effective linkages between asset creation and asset management so that the Basic Services to the Urban Poor created in the cities, are not only maintained efficiently but also become self-sustaining over time.
4. Ensure adequate investment of funds to fulfil deficiencies in the Basic Services to the Urban Poor.
5. Scale-up delivery of civic amenities and provision of utilities with emphasis on universal access to urban poor.

The main thrust of the BSUP was envisaged to be on integrated development of slums through projects for providing shelter, basic services, and other related civic amenities with a view to provide utilities to the urban poor (p. 3).

The admissible components in the project for applying for Central Assistance were (p. 3):

1. Integrated development of slums, that is, housing and development of infrastructure projects in the slums in the identified cities.
2. Projects involving development or improvement or maintenance of basic services to the urban poor.
3. Slum improvement and rehabilitation projects.
4. Projects on water supply or sewerage or drainage, community toilets or baths, etc.
5. Houses at affordable costs for slum dwellers or urban poor or EWS or LIG categories.
6. Construction and improvements of drains or storm water drains.
7. Environmental improvement of slums and solid waste management.
8. Street lighting.
9. Civic amenities, like, community halls, childcare centres, etc.
10. Operation and maintenance of assets created under this component.
11. Convergence of health, education and social security schemes for the urban poor.

While there is no direct mention of women in the objectives of admissible components, there are components of the programme that would benefit women more than men, such as basic services provision, universal access to civic amenities, street lighting, and childcare centres. But, the whole document does not have mention of term 'women' or 'female'. The brochure (Ministry of Urban Employment and Poverty Alleviation and Ministry of Urban Development n.d.) issued by the Government of India on JNNURM also did not carry the term 'women' or 'female'. The detailed guidelines prepared for the implementation of the mission also has no mention of the term 'women', except in the guidelines on Formulation of City Development Plan, there is mention of 'construction of working women's hostels' as one of the activities admissible under the JNNURM.

Rajiv Awas Yojana (RAY)

This programme was introduced in 2009. But it took some time before the projects under the programme could take-off. The first proposals for projects started reaching the national government for approval only from 2012. But, as mentioned earlier, this programme has now been discontinued. The RAY guidelines state that (Ministry of Housing and Urban Poverty Alleviation n.d.: 1):

> Rajiv Awas Yojana (RAY) for the slum dwellers and the urban poor envisages a 'Slum-free India' through encouraging States or Union Territories to tackle the problem of slums in a definitive manner. It calls for a multi-pronged approach focusing on:
> 1. Bringing existing slums within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town;
> 2. Redressing the failures of the formal system that lie behind the creation of slums; and
> 3. Tackling the shortages of urban land and housing that keep shelter out of reach of the urban poor and force them to resort to extra-legal solutions in a bid to retain their sources of livelihood and employment.

The guidelines prepared had laid out detailed steps on preparation of slum free plan for the city. It also stated that learning from the defects of BSUP, in particular location of BSUP projects on the urban periphery and hence either not getting clientele or creating hardships for those shifted to the periphery, RAY proposed for in-situ upgrading of existing slums. RAY also proposed for creating new housing stock for the urban poor to prevent them from creating new slums. The idea of in situ slum upgrading is gender-sensitive as women are the first ones to be adversely affected on account of peripheral shift of poor communities. But, these arguments have not been explicitly stated in the guidelines.

The main guidelines document (Ministry of Housing and Urban Poverty Alleviation 2013) does not have the term 'women'. Further, RAY's success is dependent upon granting of tenure security. The tenure security term, finally came to be interpreted widely as array of rights from guarantee against eviction, to de facto tenure to legally enforceable land rights. Towards that purpose, the national government also drafted 'Draft—Model Property Rights to Slum Dwellers Act, 2011' (Ministry of Housing and Urban Poverty Alleviation 2011). We will present this draft legislation later and see if there is any special emphasis on giving women property rights. This is the closest legislation that has talked about giving property rights to the urban poor households. There were three other guidelines that were also issued for the implementation of RAY: (a) community participation guidelines; (b) capacity building guidelines; and (c) social audit guidelines. In fact, the national government, under the influence and guidance of the external experts was running faster than the rate at which the state governments could match. We will also scrutinize engendering of these three guidelines.

The Community Participation guidelines (Ministry of Housing and Urban Poverty Alleviation 2013) has important role for women in the participatory process. The guidelines mention identification of existing slum dwellers organizations based within the slums as main agency for implementing the programme. Some of these are women's organizations, such as SEWA, SPARC, etc. and these were given central role in the implementation of RAY. The guidelines mention specific inclusion of women in the process as:

1. 'Identification of marginalized groups (such as SCs or STs, differently abled, female-headed households, minorities, etc.) for ensuring their active participation through CBO.' (p. 4)
2. 'Identification of volunteers or community leaders or facilitators for the surveys. Care should be taken to ensure that the volunteers or facilitators or community leaders from the community are acceptable to the community and that there are adequate representatives from marginalized groups including women.' (p. 4)
3. In the agenda related construction work of housing and slum level infrastructure undertaken through engagement of the CBOs, it is mentioned that '[t]he internal processes and systems to procure services, goods and materials as well as managing the contract will have to be redesigned to be placed within the CBOs. CBOs will establish a procurement committee with women being at least two thirds of its members.' (p. 12)
4. The community is expected to be organized through a CBO, which should have two-thirds of its members as women. (p. 13)
5. In the identification of role of CBOs in the process of preparing the Slum Free City Plan (SFCP) and then its implementation, the document mentions that different marginal groups should be included and one of the marginal group identified is female-headed household.

The guidelines for Social Audit (Ministry of Housing and Urban Poverty Alleviation 2013), important for monitoring and evaluation of the RAY projects, mentions representation of all economic and social groups, especially women and the marginalized in the Social Audit Committees (SAC) (p. 11). The guidelines for Capacity Building (Ministry of Housing and Urban Poverty Alleviation 2013) do not specifically have any mention of women.

Draft Model Property Rights to Slum Dwellers Act, 2011

This act was drafted for the purpose of facilitating inclusive growth and slum-free cities, 'to provide assured security of tenure, basic amenities, and affordable housing to the slum-dwellers; for this purpose to lay down general principles applicable to slum-free cities in all spheres of government, to define the functions of State and Local governments in respect of according property rights to slum dwellers and to provide for matters connected therewith.' (p. 2). This was the preamble of the act. This act defines property rights as a 'legal document of entitlement' (p. 6). It recognizes importance of giving legal entitlement to women. Hence it states that '[t]he legal entitlement to the dwelling space shall be in the name of the female head of the household or in the joint name of the male head of the household and his wife' (p. 6). Interestingly, there is option for entitlement to be given to the registered Cooperative or Association or Society, as the case may be of the slum dwellers, wherein the slum dwellers shall individually have membership rights in them. This option is feasible only if the slum dwellers as a collective decide to do so. But, this is a draft model act—whether the state governments have done so needs to be seen in practice.

Some of the state government laws of giving property rights to the slum dwellers, formulated on the basis of the model national act also have the provision of giving legal entitlement to the female head of the household or in joint names, for example, in the case of the Odisha Property Rights to Slum Dwellers and Prevention of New Slums Bill, 2012.[8] Andhra Pradesh too has introduced such a legislation named AP Property Rights to Slum Dwellers Act, 2012, modelled on the national law suggested. Tamil Nadu is in the process of revising its Slum

Clearance Act for granting property titles to the slum dwellers, but whether provision of making female head the title holder or giving joint ownership to the couple is included or not is not known. Some of these legislations still remain bills and there is no evidence of those being approved by their respective legislature to make them into an Act. The review of their implementation in real is still far away.

Some states in the north-east India, which have land reserved for the Scheduled Tribes (STs) under the Schedule V of the Constitution, land rights cannot be given to the non-tribals and the working poor, who are largely migrants from the other states. Hence, the women among the migrants' households would not have any legal entitlement to housing.

Some states have not even drafted such a legislation to give legal entitlement to the slum dwellers. But, legal entitlement are being given to those rehabilitated under the rehabilitation policy in case of evictions on account of development projects. In Ahmedabad, the Resettlement and Rehabilitation (R and R) Policy of Sabarmati Riverfront Development Corporation (see Mahadevia 2014 for details of the policy), had a clause on entitlement. It stated that '[t]he entitlement shall be given in the joint names of both the spouses and biometric identification method shall be adopted.' The new DU under the rehabilitation scheme was to be given on lease of 10 years, during which the loan was supposed to have amortized and the unit's ownership transferred to the occupant. Whether, the ownership would be transferred in both the names or not needs to be seen. This author's conjecture is that it would be. In practice, the listing of eligible beneficiaries of the rehabilitation programme had first name of the woman. This author was a member of the committee set up to monitor R and R policy. Hence, many women, as first holders of the new DU, deposed before the committee, when the committee was adjudicating some disputes in the lists and allotments. As in the case of institutions of governance at the third tier, where reservation for women is mandatory, and where in many instances women are the proxy representatives of their spouses, in this rehabilitation process as well, women were being guided by their spouses on the decisions.

While the policy was engendered, there were other problems with the rehabilitation process, such as identifying an eligible household based on the documentary proof submitted by the applicants, definition of a household, and issues concerning joint family. There was no survey done just prior to the implementation of the rehabilitation policy and the committee loosely interpreted eligibility as those who were living on the Sabarmati riverbed from year 2000 onwards up to year 2011 when the rehabilitation process was ongoing. During this period, many would have entered this housing market and many would have left and all would be able to produce a documentary proof of their inhabitation on the riverbank. The proofs accepted were ration cards, an election card, driving license, bank passbook, and relief card of those affected by communal violence of 2002 and floods of 2005. There was no way to ascertain who was living on the riverbank at the time of rehabilitation process. There were households where the male members had more than one spouse. Who would be eligible in that case? In joint families, only one couple was entitled, which left other family units of the joint family without any entitlement. Hence, these structural issues of a rehabilitation programme not being addressed left much to be desired with regards to real engendering of the process.

What is the Policy for Rental Housing and Its Engendering?

What the Model Property Rights Act does not include and nor did the R and R policy of Sabarmati Riverfront evictees include is the rights of the tenants. The Model Property Rights Act and hence all the state level bills or acts based on it assume that all the households included in the housing programme would opt for ownership housing. But, in reality, 30 per cent of all urban households live in rented housing (NSSO 2010: 35). There is a pre-dominant emphasis on ownership housing in the housing policies in India, as in other parts of the world (Kumar 2001). The single-minded emphasis on home-ownership, UN-Habitat argues, is mainly ideological, formed by misplaced notions that owners make better citizens than tenants and that owners contribute to the economy more (UN-Habitat 2003: 2–3). This lack of understanding on need for having rental housing policy is also reflected in the demand for property rights for women in the urban areas. Rental housing itself has not attracted any policy attention accept dormitory housing and rental housing being identified as projects under RAY and working women's hostels being identified as project under the JNNURM.

INFORMAL HOUSING AND DEBATE ON PROPERTY RIGHTS VERSUS SHELTER RIGHTS FOR WOMEN

Informal Settlement Formation and Tenure Question

India's urbanization process is dominated by informality. About 67 per cent of the urban employment is informal (NSSO 2012). But informality dominates also housing markets, transport systems, and provision of various amenities such as water supply, waste collection, education, health, etc. Definition of informal is one that is outside the regulatory system and provided by plethora of small private suppliers.

In housing, informality can be viewed in the context of two core areas: (i) land and (ii) dwelling unit. The primary land holding rights have different implications on informality. Occupancy by squatting or other processes on public, private, or trust or customary lands can mean different kinds of informality and different levels of insecurity. As lands have become an expensive commodity, land grabbing, informal subdivisions, informal sales, etc., have made squatting more and more difficult for the poor. Many private-sector developers acquire land from agriculturalists on urban peripheries, subdivide the land into plots for residential purposes and sell them at whatever cost the market is ready to bear. One of the most common features in these transactions is non-registering of agricultural lands as non-agricultural (NA),[9] as a result of which these are informal subdivisions. Such subdivisions are characterized by lack of development control regulations and services.

While, the informality in housing that has developed on account of lack of violations of built-form regulations can be legalized through a designated process,[10] legalizing the land that has informally entered the housing market is difficult to legalize. This is on account of the processes of informal settlement development discussed below. If the public land is squatted or encroached upon by low-income households or encroached upon and subdivided by the developers, there is a possibility to legalize the development through legislation such as *patta* Act, as has been done in Madhya Pradesh and Rajasthan. But, in many cities, and certainly in the cities, where some of our researches at the Centre for Urban Equity (CUE) are located, even private lands have entered the informal land market. In that case, giving entitlement to the squatters or encroachers to land is difficult.

Different local-level histories of development regulations and land legislation, combined with cultural practices around use of land have evolved different forms of informal housing settlements. To these practices, modern period's electoral politics has added newer dimensions to the informal housing. Since the reforms period, an angle of land speculation has also been added to the factors influencing informal settlement formation. Some of the processes of the formation of informal settlement formation have been discussed below.

Squatter settlement on public lands

Informal settlements and slums form when freely available public lands are squatted upon by poor migrants and other homeless dwellers. Such squatters do not have any services or facilities. Many a times, such places are not even liveable. Often, the marshy lands, which are unliveable, or even banks of ponds tend to get encroached upon. The landowner in general is the government, local or state. Dharavi in Mumbai was one such a slum, where initial settlers lived on water-logged land around the sea and made it liveable by filling it up little by little. Now that the land is consolidated and living on it is possible, the real estate developers have developed an interest in it, and have pushed for a Dharavi Redevelopment Plan, through the state government. But, this is a very large settlement and by some estimates, houses between half to a million population. There are no records of the whole land the slum is on. It is also possible that there are multiple owners. The location of the slum is central and convenient to the dwellers who would prefer to remain on the location and opt for a new housing development. But, the question is whose land it is and how could land entitlement be given in such a situation. In our studies of Ahmedabad (Mahadevia, Shah, and Ankinapalli 2010; Mahadevia et al. 2010), Rajkot (Mahadevia and Gogoi 2011), and Surat (Mahadevia and Shah 2010), slums are on lands reserved for ponds and railways. Mahadevia (2010 and 2011) finds that slums on public lands are more prone to demolition than those on private lands.

But that is not always the case and in city of Bhopal, slums on public lands were first regularized by giving of land titles (patta in local language) and then redeveloped under the BSUP projects (Mahadevia, Datey, and Mishra 2013). In such cases, giving land or housing entitlement to slum dwellers with a joint entitlement is feasible. But, it is not known whether that was done in Bhopal.

Informal settlements and slums have also come up on what were former royal lands, which due to lack of their use have been encroached upon. There was a practice among former royals to gift parcels of land to their followers,[11] who then allowed informal development on them. These are technically public lands but with no clear landowner or a deceased landowner. Such lands then become susceptible to encroachment. Also, after royal families have ceased to exist such lands have become disputed, as such land allocations do not have any documentation. In Rajkot, government records show that such lands are called *rajashahi* or royal lands, but slums have developed on these as there were no owners available to protect these lands from being squatted (Mahadevia and Gogoi 2010). By 1950, all the lands belonging to the royals of pre-Independence era were transferred to the Indian State and in a sense became public lands. These were then squatted upon and the local politicians were not interested in evicting them due to their electoral interests.

Many informal developments have come up on the fallow lands of government departments, national or state. The growth of informal lands on railway lands, which belong to the Ministry of Railways of the Government of India, is a most common case in many cities in India. Vacant lands along railway tracks, railway yards, and workers' colonies have mostly seen huge informal slum developments. For example, about 40 per cent slums in Guwahati are on railway lands and other equal numbers on forest lands (Desai et al. 2014).

Informal settlements on social or religious lands

The state or the local government often gives lands to religious organizations for the use of the latter. Such lands are then given by the latter to their benefactors for the purpose of housing. Often such lands are then subdivided and sold multiple times in the informal market and also encroached upon leading to development of an informal settlement. The religious organizations are more often than not unable to reclaim their lands back from the encroachers. The state or the local government, which is the original owner of the land, is also unable to claim back the land. Such settlements tend to remain informal as no agency is able to intervene in its development. We have come across such settlements in Ahmedabad, where the temple or a *kabrastan* lands are encroached upon. In Guwahati, Kamakhya temple land has informal settlement (Desai et al. 2014).

Squatter settlements on former industrial lands

Informal and slum squatters come up on private lands used for industrial housing. Such housing was constructed by private industries in the middle of the twentieth century, to attract workers to work in the industries. Majority of these industries have closed down. Their workers' quarters have degraded and open lands in such settlements encroached upon, leading to the entire former workers' housing deteriorating into a slum. This is the typical case of the mill lands of Ahmedabad and Mumbai. *Chawl*s or *chali*s as they are called in most of the cities were initially rental accommodations. When the industries closed down, the owners attempted to sell such units. But, the success was partial. The DUs in such settlements have changed hands many a times and ownership status of neither the land nor the housing unit is clear.

Informality in housing settlements handed over to occupants under tenancy laws

A good case in point is housing settlements under Thikka Tenancy Act, 1949, applicable in Kolkata. Thikka Tenancy Act, 1949 was promulgated to give rights to the tenants of former large properties owned by landlords, as a part of land reform and 'tenure to tenants' policy. The Thikka tenants were given a right to construct a pucca[12] structure. The former tenants became owners. The Thikka tenants then rented out the houses to another set of tenants, who are called *bhadatiya*s. The Thikka tenants have created a huge sub-tenant market. The latter have no rights. In 1981, the ownership of such lands was vested with the state government. Many of these settlements have declined into slums. The Thikka tenant owns the land on heritance basis. The problem in such slums is that the Thikka Tenants, who have official rights and are earning through rents from the *Bhadatiya*s would not let that right go and hence tenants here would not be able to get entitlement rights. Hence, question of giving such rights to women in the Bhadatiya households is out of question

Commercial sub-division of agricultural land

Urban peripheral lands, in situation of high population growth rates results in commercial subdivisions of agricultural lands without taking necessary permissions. In India, for land use change from agricultural to non-agricultural, NA (non-agricultural) permission is required. This process is cumbersome and costly and 'informal developers' bypass that. Our studies in Rajkot, Surat, and Ahmedabad illustrate these processes in depth. The land parcel available is cheap and clients go for incremental housing. After many years of existence, the local authorities extend basic services to these settlements. The former may also undertake a process to legalize such land parcels and bring them in the ambit of the property tax.

Commercial subdivision of land reserved for public purposes or to be acquired

When lands reserved for public purposes such as green belt, for educational and health purposes, for even low-income housing, are notified for acquisition, these are immediately subdivided and informally sold by the original land owner or are given away to 'informal developers' to subdivide and sell. Similarly, the lands declared as in access under the Urban Land Ceiling and Regulation Act (ULCRA), 1976 and notified for acquisition, also were informally subdivided and sold. The insecurity arising from the government notification of acquisition of land keeps the land prices low, making them affordable to the low-income households. There is a quasi-legal document called stamp duty document that is used for recording the sale. In case of Ahmedabad, for example, large land parcels in the eastern part of the city came into the informal housing market after the promulgation of the ULCRA (see Mehta and Mehta 1989).

Illegal extensions of public sector housing

This can be seen in numerous cases in Delhi Development Authority's (DDA) flats in Delhi. This is observed also in employee housing provided by public and government agencies. Our study in Guwahati also found this (Desai et al. 2014). This author has seen illegal extensions in the low-income housing of the Ahmedabad Municipal Corporation.

Illegal transfer

Illegal transfer of legally acquired housing plots or housing units in sites and services programmes throughout many developing countries (Payne 1989).

Informal Rental Housing

Informal renting can take many forms, from occupying backyard shacks in public housing in South Africa, to sub-tenants in squatter housing in the favelas of Brazil, to pavement dwellers in India who make regular payments to someone in authority in order to keep their position. Rental housing is found in all the above types of informal settlements. This group, along with new squatters, has the most fragile housing situation, short of having no shelter. They are able to live where they do until someone moves them along. (UN-Habitat 2003) Renting in informal housing happens across all informal settlements. In slums studied in Rajkot, nearly 30 per cent households were living in rental housing (Mahadevia and Gogoi 2011). In Amraiwadi slums in Ahmedabad, just 10 per cent households were living in rental housing (Mahadevia, Shah, and Ankinapalli 2010). The owners do not want to give legal entitlement to the tenants as any formalization process would transfer the properties to the tenants. Being informal settlement, the rental control legislation is not applicable here. As a member of the Sabarmati Riverfront R and R Monitoring Committee, this author has first-hand experience of exclusion of tenants in the allotment of dwelling units to the tenant households from the allotment process, as the informal rental housing providers themselves came to claim the allotted housing under the R and R policy.

Informality and Tenure Security in Urban Housing

Tenure security is seen as

> a complex entity which provides protection to a household or individual against their involuntary removal from their house or land without due process of law. In absence of such security policy, the urban poor and low-income migrants seek to consolidate their urban citizenship through political citizenship in an electoral democracy, welfare interventions by the state,

organised grassroots movements and, in the absence of all the above, through their own subversions of urban legalities. (Mahadevia 2011: 6)

Tenure ranges between full property-rights to use and transfer of land and/or housing unit up to limited rights of usage. 'Secure tenure is the right of all individuals and groups to effective protection by the State against forced evictions, the permanent or temporary removal against their will of individuals, families and/or communities from the home and/or the land they occupy, without the provision of, and access to, appropriate forms of legal or other protection. (COHRE 2003 in Durand-Lasserve and Selod 2007).

We find a diversity of tenures in and across informal housing. Tenure is the mode by which land or a DU is held or owned, or the set of relationships among people concerning land and DU (Payne 2000). In fact, a diversity of tenures is significant in providing a diversity of housing choices to urban residents. Payne (2000) further argues that instead of thinking of tenure as legal or illegal, it should be understood as comprising a continuum of tenure categories. Tenure security may improve over time for either individual households or for entire settlements. For instance, informal settlements formed through squatting usually have no tenure security initially, but when they remain for a long duration, they often acquire a sense of security (Durand-Lasserve and Selod 2007; Mahadevia 2011; Neuwirth 2005; Payne 2000). This is called 'perceived security' (Payne 2000) or de facto security (Mahadevia 2010, 2011). De facto security often comes through vote-bank politics, the politics of what Benjamin (2008) calls 'occupancy urbanism', and through negotiations in political society (Chatterjee 2004).

Tenure regularization is approached in policy in two ways: de jure tenure and de facto tenure. A key aspect of informal settlement is the lack of de jure or formal title, although even within this informality the perception of tenure security is different for different informal settlements. 'In general, poor people in cities move from informal to quasi-legal (de facto) tenure through various processes and then to legal (de jure) tenure through public policy interventions legalising property titles' (Mahadevia 2011). De jure tenure implies the legal entitlement to the land or housing unit.

Land rights exist as a part of other rights in society as a whole and one cannot be changed easily without the change in others (Payne 1997). Rights may cover access, use, development, or transfer and as such, exist in parallel with ownership. On this basis, it is clear that the ways in which a society allocates title and rights to land is an important indicator of that society, since rights to land can be held to reflect rights in other areas of public life. There are advantages of it such as full individual rights, and security and access to formal credit system, which together maximize incentives for housing improvements (Payne 2002). The lack of formal documentation of the land or house generates large costs for residents in terms of buying water, higher priced electricity, etc., as the local authorities do not recognize such settlements to provide them with any facilities.

On the other hand, de facto tenure implies protection against evictions ensured through political commitments or administrative practices that lead to a de facto recognition of occupancy in informal settlements—without the provision of personal or real rights. This deals with the 'Rights Approach', which says that, 'every citizen has the right to a secure place to live'.

There is a debate in housing tenure context as to whether the public policy should focus on only extending legal entitlement, as propounded by Hernando De Soto (2003) or allow for a situation of de facto tenure, which shields the residents against eviction. If the approach is former, it is possible to extend entitlement to land or housing to women.

De Soto's approach is called the Market-based approach which argues for giving legal land titles to the informal settlements' dwellers. In his book 'The Mystery of Capital', De Soto (2003) argues that capitalism has not become all pervasive in the development countries due to presence of informal sector. In that, informal settlements play an important role. If these are given legal titles and brought into formal system, it would give occupants legal protection and help to improve their condition. It encourages the buying and selling of housing units and makes it possible for households to move to a dwelling that suits their needs and their budgets. It also increases the choice of tenure available to households, allowing them to own or rent as they see fit. Legal titles will also make them access credit for not just home improvement but also for business that would increase their incomes and bring them out of poverty.

The Welfare Approach on the other hand counters the idea of giving formal security of tenure. It is argued that nothing additional is gained by providing formal land tenure and that only the perception of tenure rather than formal land tenure helps in people making investments in housing and improving their living conditions. 'Empirical evidence points to a continuum of security in illegal settlements that depends less on the exact legal status and more on occupants' perceptions of the probability of eviction and demolition (enforcement); as well as the availability of services and passage of time' (Gilbert 2001). The right's approach to housing and land tenure emphasizes the right of individuals to secure tenure and housing in conformity with international treaties and covenants, guaranteeing social stability and aiming to reduce poverty. It is also argued that giving legal land tenure could lead to gentrification and push out the most vulnerable households, among which could be the tenants, the poorest, and female-headed households.

This is not a good outcome of tenure regularization, because it may lead to displacements of the poor from the slum settlements. Such process of tenure regularization may create more problems of housing than solve them. Granting full title may be beneficial to local landowners, investor, and settlers, it may also lead to dramatic increase in rent levels which may force existing tenants out of the area, and sudden increase in land values may encourage some settlers to realize the enhanced value of their property and sell out to higher income groups and making it more difficult for other low-income households to gain access (Payne 1997). The answer to this problem is that instead of giving clear land titles to the squatters, it is advisable to gradually improve tenure rights in existing settlements. In other words, instead of giving land titles, Payne (2002) argues that it would be better to extend de facto tenure rights. Such an approach would save the interests of the poorest and the vulnerable in the existing settlements. The sense of security is also attached with the passage of time. And that indeed happens as Mahadevia (2010 and 2011) finds in the case of Ahmedabad.

WHAT HAPPENS TO WOMEN'S ENTITLEMENT TO HOUSING SECURITY?

In such a fluid situation, where the markets may displace the weakest and the most vulnerable when the legal land or housing titles are given, would women be able to hold on to the rights? Or, as argued by the feminists, giving land or housing titles to women, would empower women to challenge patriarchy? The jury is still out. We need to look at the real experiences. Baruah (2010: 208–9), based on her study of SEWA's work in the area of housing rights, finds that

> even though the formal realm of law can and does play a significant role in optimizing women's entitlements to landed resources, legislation alone cannot be the sole vehicle for social changes, since pro-women social legislation is largely symbolic when it comes to altering roles and entitlement hierarchies within the family … women's well documented aversion to staking claims to natal property is less a consequence of their ignorance of the law or their inability to appreciate the economic benefits of landed property ownership and more an outcome of a profound desire to stay connected with and feel loved by their natal families. Declining shares of parental property in favour of brothers similarly represents less a mindless subscription to traditional gender ideologies and more an intricate negotiation of kinship that … ensures economic and emotional support from brothers in times of crisis.

In the increasing politically unstable and caste or religious or ethnic based feuds in the urban areas, ties of kinship and social networks based on these identities help the households and individuals remain safe and tide-over crisis. Women would not like to upset these equations. Hence, while housing rights, against evictions and in support of better living conditions see women participating from the forefront; their demands do not include their land entitlement. Women in the low-income households are waging a battle against the market forces that are keen to take away their lands and the state that is abetting the quest of private developers in doing so. Their battle therefore is not intra-household in reversing the hierarchies of patriarchy.

Secondly, the struggle of low-income women is for access or right to housing. They are struggling not to be evicted. They are struggling to get access to right to use their house, for themselves and their families. They are struggling to improve their economic situation and right to the city. Women's struggle of right to city is part of a larger struggle of the urban poor to right to city. They do not see this as struggle against patriarchy in a sense. Indeed, as Engles has argued that private property right is the basis of evolution of patriarchy as a system. Feminists then have taken this argument forward is to state that patriarchy is for controlling women's sexuality because men need to know who their progeny to transfer them their property through inheritance. Thus, is legal entitlement to private property a way forward towards weakening or demolishing patriarchy?

As important as the previous questions, is it practically possible to grant legal entitlement to land or housing in the urban settings with all pervasive informal housing created through processes discussed above. Our haunch is that at least half the informal settlements in Indian cities would be in a situation where legalizing them is not feasible. When giving such settlements legal entitlement is not feasible, how is it going to be feasible to give legal entitlement to women in such settlements?

The supporters of market approach to urban development then argue for dismantling the entire regulatory mechanisms related to land to do away with informality. In that case, will the urban poor be able to find access to land or housing? Our answer is no, as the markets exclude those who do not have purchasing power. The tragedy in India has been that even the state has excluded the urban poor from housing access in spite of many pronouncements such as 'Housing for All'. In fact, informality has assisted urban poor to find a foothold and then negotiate the urban space to seek better future for themselves and their families. This is, by no means, justifying or glorifying informal existence but to state the fact that there is no other option unless the state itself proactively creates massive housing stock for the poor. Indian state is incapable of doing so on account of massive finances required. Hence, engendering the process of housing provision will be relevant when the policies and programmes related to housing are meant to increase the poor's access to the same.

We end by arguing that at the centre of housing security for low-income women is the enhanced role of the state in facilitating urban poor households' access to land and housing through non-market route. Since, most of the housing of the poor is informal; a careful plan of incremental improvement and formalization has to be worked out. Multiple strategies and approaches will have to be adopted; from in situ slum upgrading to in-situ redevelopment to redevelopment on new locations will have to be adopted. Where legal entitlement are not possible in the informal slums, but, a de facto tenure security can be given, the management committee of such settlements should have at least equal representation of men and women if not two-thirds as envisaged under the community participation guidelines of the RAY. Although the programme has been discontinued, the guidelines developed could still be used. Where legal entitlement are possible, there should be jointly held rights by the man and woman of the household, as argued by HIC, HLRN. In the case of joint families in a household, some equitable arrangements for all the family units need to be worked out. Similarly, care to be given that single women, unmarried, or widowed, are entitled to housing security. For all these to happen, there has to be a bottom-up participatory mechanism of housing development. The processes have to be community driven and not private developers driven. State has to ensure that the rights happen.

NOTES

1. In India, in spite of multiparty political system, there is a broad consensus on neo-liberal economic development paradigm.
2. There is deep-rooted conservatism, as opposed to modernity, in even urban India. Santosh Desai, in his blog on 26 January 2015, states that:

   > CMCA's recent Yuva Nagrik Meter study among the youth, imagined as the drivers of modernity is eye-opening—55 per cent of youth agreed that women dress and behave in certain ways to provoke violent reactions from men, 53 per cent felt that military rule for some years would be good for India, while 65 per cent agreed that boys and girls of different religions should not meet in public places.

   He adds:

   > The greatest success of this regime [Modi regime] has been to harness an implicit cultural consensus into a political force of some potency. A cultural mainstream that shares values, aspiration, and casual prejudices has been the electoral formation that has propelled this government into power. This undercurrent of social conservatism that sits comfortably with education, prosperity, and consumption, which stayed below the surface and lacked electoral legitimacy, has emerged from hiding thanks to skillful mobilization efforts of the Modi campaign. (content in the bracket is mine)

   Available at http://blogs.timesofindia.indiatimes.com/City-citybangbang/its-not-the-fringe/?utm_source=TOInewHP_TILwidget&utm_campaign=TOInewHP&utm_medium=NavLi_Stry (last accessed 26 January 2015).
3. As in the case of rehabilitation policy of the Ahmedabad Municipal Corporation (AMC) for the displacees of the Sabarmati Riverfront Development. The author was a member of the Rehabilitation and Resettlement Committee set up by the Sabarmati Riverfront Development Corporation and the AMC.
4. See http://www.mhupa.gov.in/W_new/JnNURM_Extention_16-17.pdf (last accessed 2 June 2015).

5. See http://www.mhupa.gov.in/W_new/Ray_Discontinuation_19_05_2015.pdf (last accessed 2 June 2015).
6. HIC, HLRN document called 'Women and Housing Rights—The Legal Overview', available at http://r.search.yahoo.com/_ylt=AwrSbl8v7W9VnPIA4Ri7HAx.;_ylu=X3oDMTEzMTczNmI1BGNvbG8DZ3ExBHBvcwMxBHZ0aWQDSU5DMDAxXzEEc2VjA3Ny/RV=2/RE=1433427375/RO=10/RU=http%3a%2f%2fwww.hic-sarp.org%2fdocuments%2fHIC%2520Women%2520%26%2520RAH.doc/RK=0/RS=9K4jUTlzgLJB3tFAZQmxkVILPIE- (last accessed 3 June 2015).
7. The objectives, thrust, and admissible components of the BSUP are from Ministry of Urban Development (2005).
8. See http://www.urbanodisha.gov.in/(S(mmsysc45j1g52d55er0ffn45))/pdf/Workshop_Presentations/ODISHAP_PROPERTY_RIGHTS_TO_SLUM_DWELLERS_BILL.pdf (last accessed 2 June 2015).
9. For case study of urban land transactions in Ahmedabad, see Mahadevia (2003).
10. For example, in Gujarat state, violations of building construction regulations are legalized after charging penalty as per the 'impact fees' regulation.
11. In Gujarat these are called *Inamdar* lands. *Inam* is a reward for good performance.
12. Pucca structure is one which is constructed using permanent building materials.

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7

Embedding Gender Resource Gap Differential in Planning to Address Issues of Access, Ownership, Safety, and Equality for the Urban Poor

Shivani Bhardwaj, Rajashree Ghosh, and Sunita Kotnala

Recent international efforts related to urbanization and planning are beginning to focus on equitable distribution and allocation of resources, yet, women in cities continue to suffer disproportionately than men. Within India, there is widespread gender-inequitable access to 'decent' work and living standards, human capital acquisition, physical and financial assets, personal safety and security, and representation in formal structures of urban governance.

Urban planning policies are neither inclusive nor sensitive towards gender-based development of urban spaces and services even though currently 31.16 per cent (Census 2011) of Indians are living in cities. In a recent report by the Government of India, urban poverty is over 25 per cent; some 81 million people live in urban areas on incomes that are below the poverty line. The rapid growth of cities poses distinct challenges for housing, water, sanitation, health, education, social security, livelihoods, and the special needs of vulnerable groups such as women, children, and the aging. It is this underserved category of people that are impacted by insecure and undefined land tenure system.

The existing culture of permissible and non-permissible spaces and boundaries perpetuates use of violence against those who challenge the differential access to spaces within the city and neighbourhood. Urban violence in the public domain amounting to clashes between different groups is often played out in terms of attacks on women. Within the household, family members subjected to domestic violence continue to remain in abusive relationships when they are unable to secure rights to land and property. The household presents complexities developed as a result of differential health status (mental health, aging, disability) of members. Anecdotal evidence from mental health institutions suggests that many women are forcefully evicted from their accommodation on false charges to usurp their property.

Women and girls continue to be poorer than men worldwide and experience greater gender-based disparities and difficulty in accessing finance, education, planned services, and decision-making opportunities.

It is time to embed gender-focused planning at every level of government because women and men use public and private spaces differently and have different concerns about how it meets their needs. Additionally, there is an imminent need to bridge the gender gap in urban development to mend disparities in opportunity; to build capacity; to manage productive resources; to create safe spaces; and to improve ownership of assets and housing across women and men.

The research and advocacy work done by Sathi All for Partnerships (SAFP) in application of Gender Resource Gap (GRG) differential in planning demonstrates that women are not a homogenous group and therefore have different abilities to manage spaces. Inclusive policies to address gender gap require structured changes in space and law to cater to the needs of 'silent' women differentiated by religion, caste, age, and abilities across all income levels.

Based on empirical evidence gathered through ground level research by SAFP on GRG as an inclusion strategy, we will share urban poverty reform discourse in India. Some of the key questions we will examine are: how to engender inclusion of GRG gap at various levels of government when determining resources towards infrastructure projects, greening areas, and decongestion plans to ensure that women and men have equitable access to resources? What policy and support from the government is required for women to manage and maintain private assets, properties, and public spaces without experiencing violence?

GENDER IN CITIES

With just over half of the world's current population living in cities, nearly all future demographic growth will be urban, will occur in developing regions, and will comprise a majority female component. Cities of the future will be marked by feminized urban sex ratios and pronounced in 'older' cohorts (> 60 years) especially among the 'older old' (> 80 years) (Chant and McIlwaine 2013). There will also be growing numbers of households headed by women based on patterns since the late 1980s to the end of the first decade of the twenty-first century where the proportion of all urban households increased by 9.8 percentage points (UN-Habitat 2013). According to UN's '2011 Revision of the World Urbanisation Prospects', India will witness the largest increase in urban population in the next four decades. India will add another 497 million to its urban population between 2010 and 2050.

Urbanization is one of the defining features of current times but it may mean different things for men and women. As a process it is often associated with gender-related transformations such as greater engagement of women in paid employment, linked with a wider range of opportunities than in rural areas (Tacoli and Satterthwaite 2013) leading to improved participation of women in productive activities outside of the house and care roles. Research demonstrates that participation in employment and prosperity in itself does not necessarily provide equality, safety, and more visibility in political and key decision-making roles for women.

Although both women in slum and non-slum areas experience inequality in relation to gender, women in slum areas of cities experience it more. With the greater concentration of poverty, aggravated by overcrowding, insecurity, lack of access to security of tenure, water and sanitation, as well as lack of access to transport, and sexual and reproductive health services—all create impediments in women's lives and living. In addition to housing affordability and food insecurity, the lack of basic services and infrastructure affects women most fundamentally in cities because they, more than men, deal with water, sanitation, fuel, and waste management due to their domestic responsibilities. Women are most often the direct managers and decision-makers on basic services at the neighbourhood and household level and therefore substandard or non-existent services—transport, water, toilets, disposal of solid waste and sanitation—and their attendant health and hygiene risks affect women more than men.

Gender has been at the crux of allocation of resources, facilities, and opportunities for men and women. It is essential to understand the way men and women use spaces and consume resources. This shift towards greater social inclusivity and equality also means that a move towards a 'prosperous city' where women and men enjoy equal 'rights' to the city and opportunities. Therefore, as more inclusive cities are good for growth, gender equality can make cities 'smarter' still with gender-aware and fair 'smart growth' also demanding 'smart management'.[1]

The division of space into private and public spheres is highly gendered and any development approach that does not give due attention to this structural link between community and the patriarchal norms will implicitly accept and perpetuate gender inequity in social, economic, and political domains.

Historically speaking, women's economic needs have been subsumed by the notion of the household. That collectively identified 'household' is considered responsible for meeting all needs through equitable distribution of resources irrespective of gender. In reality that remains a distant dream. Urban migrations in Southeast Asia are reflective of the disadvantages faced by rural women in acquisition of land and inheritance coupled with economic deterioration in the countryside. In an agrarian economy the right to land is one of the most pervasive and essential entitlement. The conflict pertaining to land then becomes a sore issue within the household power dynamics.

The gender aspects of social security assume significance as it is widely recognized that the position of women is particularly vulnerable to continued poverty and destitution when they attain old age and/or are widowed or divorced. The first group, that is, widows, mainly constitute the female-headed households. This provides sufficient evidence to indicate that the role of women in ensuring food security at macro level as well as at the level of the household and the individual is a manifold one.

Debates and research on gender also ignore women's domestic and care roles which have a bearing on their access and consumption of resources. As informal home-based workers taking care of children, elderly members of the family, or ailing members, women's roles are invisible and dependent on informal arrangements. The gendered nature of such work is time consuming, labour intensive, and remains invisible to national income accounting. And opportunities available to women in this category are very low paid, under-skilled jobs in unregulated sectors that renders them vulnerable to exploitative conditions.

RESOURCE OWNERSHIP: PERSONAL PROPERTY, COMMUNITY ASSETS, AND RESOURCES

Given the context of strong cultural barriers, poor governance, and lack of legal recourse in India for women, the definition of property for women needs to be expanded. It needs to include housing, land, and ownership of assets as primary resources as well as other productive resources that provide security of tenure and assist in creating and maintaining community networks. The women's right to property needs to be seen within a framework of sustainable development planning as envisioned by the Global Goals Sustainable Development (SDGs). It is also known that in India, poverty as a social construct impacts adversely on women's economic status in society as well as her nutrition and health status, and food security caused from unequal distribution of food at home. A holistic approach is needed in order to recognize the multidimensional inputs that women invest in generating urban prosperity and their juxtaposition with multidimensional privations. Ensuring equity in women's rights to land, property, capital assets, wages, and livelihood opportunities would undoubtedly impact positively on the issue by countering the underlying deep inequity in women's access to public spaces and private domain and improve their status as equal member of the family and society.

In 2005, the Government of India amended its inheritance laws to ensure daughters enjoyed equal rights to inherit their parent's land and property. But barriers faced by women and their inability to inherit and manage property deter this legal provision from being effective. In other words while stronger inheritance rights for women can create an environment for improving a range of outcomes for women, they continue to be at a disadvantage in terms of gender equality.

Public policies on urban housing and titling programmes often focus on equal access for female-headed households (Dutta 2006). But it is generally overlooked that even married or cohabiting women are likely to lack joint legal ownership, making women more vulnerable to losing their home, as well as potentially limiting their decision-making on its use and management (Varley 2007). There is a growing understanding amongst women's land rights activists and practitioners that the ongoing difficulties faced by women in not only accessing property and assets but also managing and maintaining resources may be at the root of broader patterns of inequality. The conflict pertaining to land then becomes a sore issue within the household power dynamics. Bina Aggarwal (1994) writes that while public policy focused on women's rights to inherit private property, their access and use of public space was never on the agenda.

Due to the transient nature of migrant populations the urban poor are usually undercounted, so any estimates with regards to housing affordability and ownership of assets and resources by women is likely to be misrepresentative of the real problems. Anecdotal evidence suggests that even when they gain access to property and land based assets they are not able to manage them in the absence of legal literacy about their rights and responsibilities. It is not uncommon for women to lose property and assets in their name due to the lack of skills required to manage the financial and operational management of these resources.

ASSETS, SPACE, AND SAFETY

The recently released World Bank Report *Violence Against Women and Girls, Lessons from South Asia* (Solotaroff and Pande 2014) states that violence against women and girls in South Asia plays out in a historical, social, and political context where structures and functioning, social institutions, and the law all may contribute to its persistence. Additionally, it acknowledges that there is an increasing need to have more targeted distribution of resources and inclusion of men in violence-prevention strategies. Although public acts of perpetration receive high media publicity, it is in the private (unrecorded) space that women have to defend themselves and their children against daily acts of violence. It is important to have gender inclusion with design safety principles in city planning to move away from the planning based on patriarchal expectations of activities that not only restricts women's movement but also makes cities increasingly unsafe. In other words gender has to be considered in constituting new and existing spaces to create preventive measures of addressing violence against women in cities.

Women's access to different spaces in the city—especially public space—is generally more limited than that of men, not only due to the domestic-based time and resource constraints associated with reproductive labour, but because of strong symbolic dimensions surrounding the 'forbidden' and 'permitted' use of spaces governed by patriarchal power relations and norms of female propriety, which may require certain modes of dress and/or behaviour to render women 'invisible or unapproachable' (see Fenster 1999; Jarvis, Cloke, and Kantor 2009). Restricted female mobility can seriously jeopardize women's prospects of completing school, entering the labour force, and social networking. Hence, when considering any relocation of slums, pavement dwellers, and other informal housing residents, it is imperative that city planners undertake comprehensive consultation with women about their safety and access to health services, childcare centres, work, and transport.

There is increasing evidence that transformative changes in attitude need to take place for inclusion and safety of women in cities that include approaching the issues of affordable housing, land use, and property ownership for women in urban areas within a preventive framework. Urban planning for safety could perhaps learn from the success of preventative approaches (involving multi-sector, multidisciplinary, and multimedia) adopted by public health programmes to alter public attitudes across the world in restricting, managing, and eliminating dangerous diseases.

'GENDER RESOURCE GAP'—FRAMING THE ISSUE

Gender resource disparity at the household level epitomizes disparity in the society and economy. Policy interventions are too often designed without taking into account the role of discriminatory social institutions in driving unequal outcomes for women and girls (OECD 2012). As a concept, gender resource has been brushed aside on the charges of non-clarity, vagueness, and problem of quantification. The discourse on equal resource base needs often gets drowned in the genuine concerns around violence against women and body politic of patriarchal control (see Katrak 2006).

The Global Gender Gap Index was first introduced by the World Economic Forum in 2006 as a framework for capturing the magnitude of gender-based disparities and tracking their progress. National gender gaps or disparities in economic, political, education, and health criteria, provide country rankings that allow for effective comparisons across regions and income groups. The rankings are designed to create greater awareness among a global audience of the challenges posed by gender gaps and the opportunities created by reducing them. The Global Gender Gap Report 2014 benchmarks national gender gaps of 142 countries on economic, political, education- and health-based criteria. India's gender gap rank is 114.

Given our understanding through literature review and field experience, we believe that unequal access to resources limits women's capacity to ensure productivity, security of livelihoods, and food security and is increasingly linked to poverty, migration, urbanization, and increased risk of violence. Women face a greater risk of poverty than men. Gender disparity is most visible among female-headed households, notably single mothers and pensioners (Chant and Mcilwaine 2013). The poor pay much higher price for everything as they don't have the economies of scale, and poor women pay even more in the absence of secure tenure and access to resources.

In 2013, SAFP completed the research to understand resource disparities in its different forms and manifold levels between men and women, between Dalit, tribal, and migrants workers, and women from all income groups. Gender resource differentials at the household level presents a micro view of the larger disparities in the society and economy, which then leads to gender-based violence and exploitation.

Multiple forms of GRGs provided evidence to identify the socio-economic worth of women and men at different levels, that is, the familial, the socio-economic, and governance. The GRG form was most in spousal income, livelihood opportunities, and space as has been depicted in Figure 7.1.

The findings link local planning with GRG differentials in access to income/assets, space and networks, and development of more targeted services in health, education, and employment designed by men and women together using the approach. Addressing gender gaps within a household, community, and governance and creating spaces and distribution of resources through GRG planning at local, state, and national level is a transformative approach to equitable and sustainable urban development.

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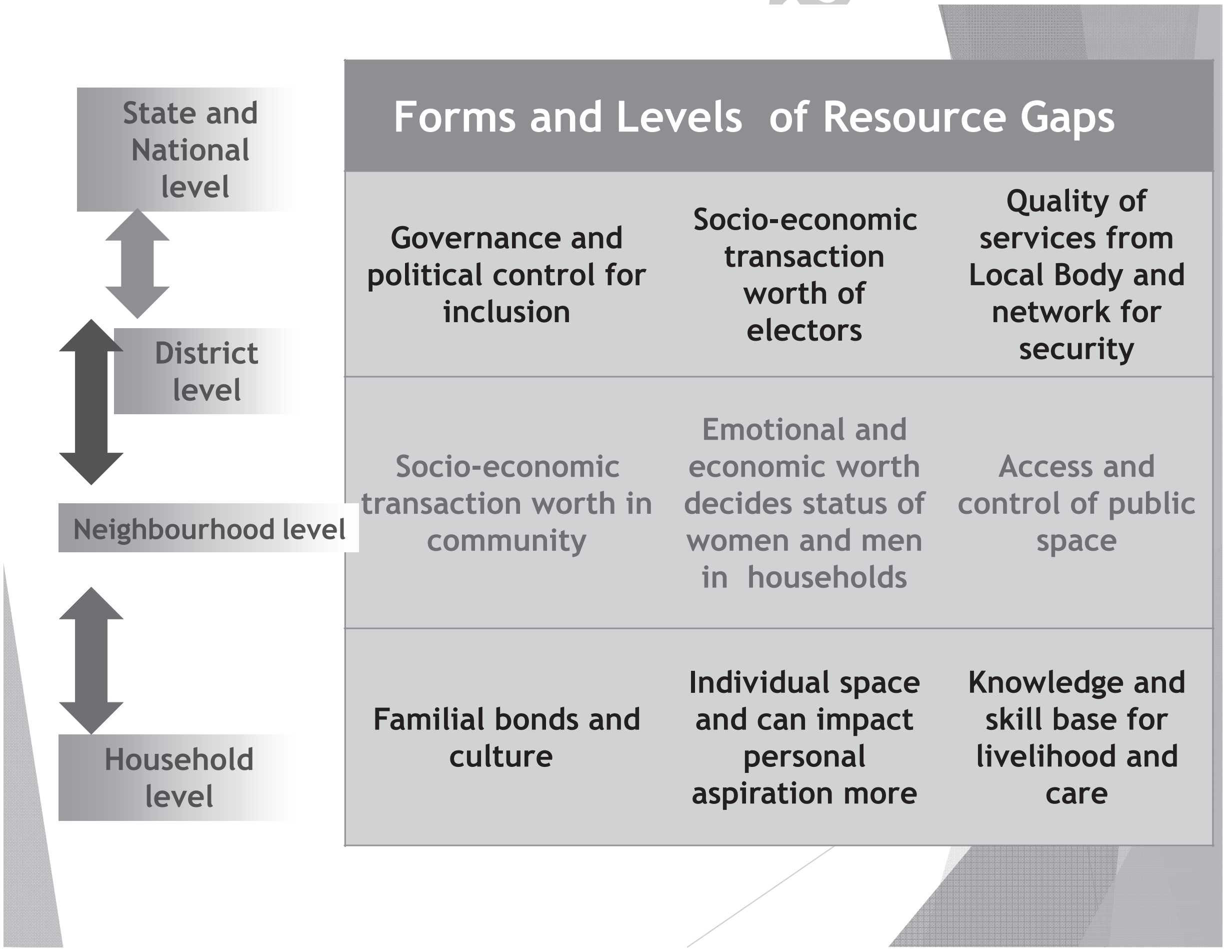


Governance and political control for inclusion	Socio-economic transaction worth of electors	Quality of services from Local Body and network for security
Socio-economic transaction worth in community	Emotional and economic worth decides status of women and men in households	Access and control of public space
Familial bonds and culture	Individual space and can impact personal aspiration more	Knowledge and skill base for livelihood and care

FIGURE 7.1 Multiple Forms of Gender Resource Gap Experienced by Women

Source: Sourced from Differential Resource Access: An exploratory study of gender gaps in Delhi, PhD thesis dissertation by Shivani Bhardwaj.

POLICY ALTERNATIVE: GENDER RESOURCE GAP IN PLANNING FOR ACCESS AND OWNERSHIP

The unequal distribution begins at the household level where resources are demarcated between primary relationship as well as relationships set within matrimony and other alliances. Most economists and feminists have therefore not computed worth of members within the household, in terms of what each individual can seek as an entitlement from the household and aspires to make their own life choices. Women have less worth in terms of assets and income. National planning does not devolve beyond a household level and planning for members within a household remains a gap in the context of Indian planning systems.

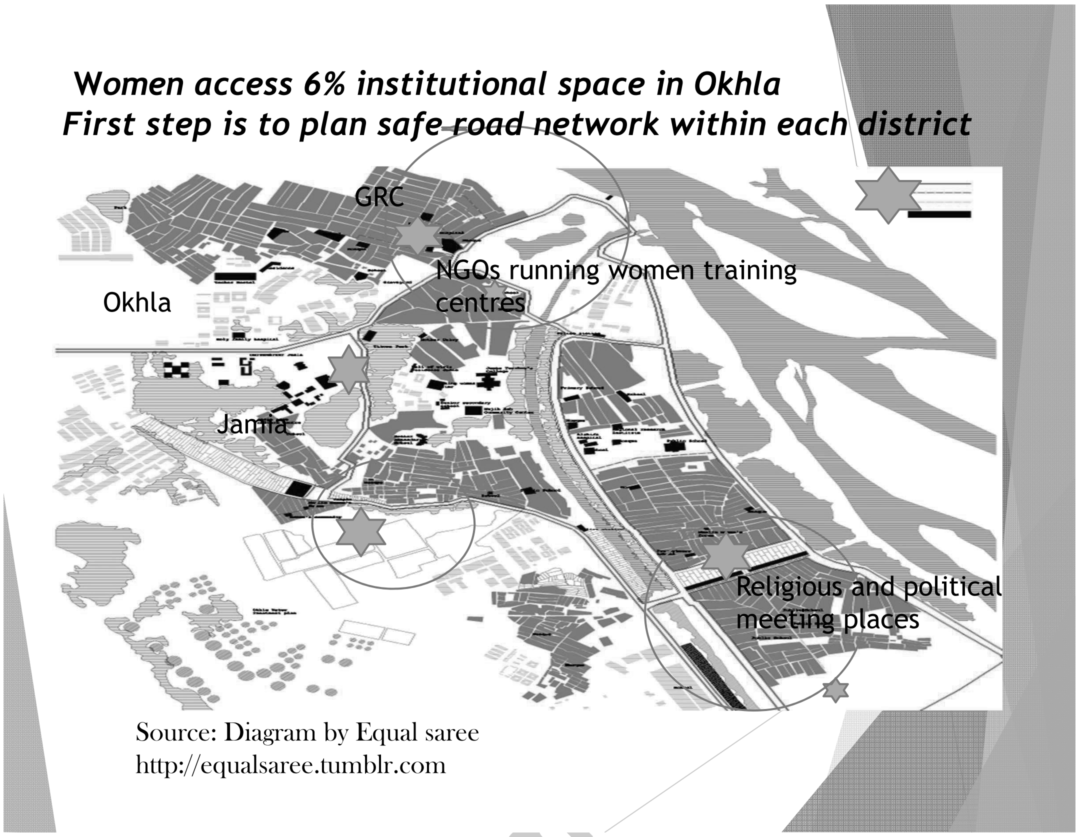
Since 2003, SAFP in partnership with Consult for Women and Land Rights (CWLR) has led the discourse nationally and internationally on gender resource differential. SAFP advocated for research and policy reform on women and land to reduce the GRG between men and women related to basic rights such as health, education, economic participation, and political empowerment. In 2013, SAFP developed the GRG approach through research undertaken by Shivani Bhardwaj, founder SAFP in Differential Resource Gaps. This framework addresses both gender-based poverty and violence experienced by women and girls by participating in training for planning spaces and understanding need for changes in gender roles. The objectives of this research were to map the multi forms in which GRGs exist; to locate the GRGs at different levels; to measure the quantum of GRGs through Harvard Analytical Framework; and to propose ways in which GRGs framework could be accommodated at macro and micro level.

The selection of urban and rural locales selected for the study helped in understanding GRGs across rural–urban matrix. The data was collected through semi-structured interview schedule, substantiated case studies, focus group discussions, and interviews of experts. In Okhla, area resource gaps were explored in space, services, and spousal income as forms of gender gaps revealed that women use and access 31 per cent less space and avail 3 per cent less services on an average. The quantification showed that married men have 130 per cent more income. A 14 per cent asset in property gap showed that women can buy fewer assets, sustain them less when they buy and inherit less than men. GRGs at the familial level can be understood at a 7 per cent in literacy in favour of men. However, among those who get education, gender gap favoured women in professional education. The men had 10 per cent and 7 per cent more access to resources within the house and institutions of governance, while women had 7 per cent more access to schemes. At the level of economy, the gender gap favoured men by 10 per cent more in access to resources outside the house, 30 per cent access to livelihood opportunity and equipment, and 7 per cent control of resources.

A spatial plan was developed, as shown in Figure 7.2, that incorporated gender resource centres with livelihood interventions, connected through safe roads with many public infrastructure for creation of care and production spaces. Outcome of this exploration is a methodology to compute GRGs at a spatial unit level that clarify the forms of GRGs and the output of the research are micro and macro plans with a set of next steps in form of recommendations for stakeholders at different levels.

Additional research was also undertaken on Dalit women over five states for UN Women. To nullify the class factor, sample had representation from different economic classes and the percentage of these economic classes was same in both the categories of Dalit women and non-Dalit women. The research found that Dalit women lag behind in education, skills, credit options, natural resources, housing, and land as resources. Increased livelihood opportunities have not altered the resource base for Dalit women in India. Discrimination across different institutional sites, from the household and community to the state and markets, and the pervasive violation of their human rights, implies that even when Dalit women gain access to resources, they are unable to translate it into improved welfare and wellbeing over a period of time. Violations of their human rights continue as benefit from schemes reach through political party nepotism while Special Component Plan (SCP) and women schemes do not reach Dalit women.

Taking it forward, SAFP has advocated for increasing women's participation at all decision-making levels in programmes related to regeneration of natural resources, housing, transport, production spaces, and wellness. Realizing the need for an alternative, sustainable, and enduring scheme is imminent for equitable development. To respond to this need SAFP has developed and designed 'Women Resource Zone' or WRZ (Bhardwaj



Women access 6% institutional space in Okhla
First step is to plan safe road network within each district

GRC
NGOs running women training centres
Okhla
Jamia
Religious and political meeting places

Source: Diagram by Equal saree
http://equalsaree.tumblr.com

FIGURE 7.2 Okhla Gender-based Spatial Plan

Source: Differential Resource Access: An exploratory study of gender gaps in Delhi, PhD thesis dissertation by Shivani Bhardwaj (n.d.).
Note: Map not to scale.

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and Ghosh 2012) This has been implemented in parts of India and has found acceptance in communities and policy frameworks such as the implementation of Gender Resource Centres in New Delhi by the Delhi Municipal Government's[2] inclusion of 'Mission Convergence' in planning and resource handbooks for town planners in Bihar.

GENDER IN URBAN POVERTY ALLEVIATION PROGRAMMES

The strategic policy intent of Ministry of Housing and Urban Planning (MoHUP) demonstrates the willingness of the Government of India to undertake coordinated and collaborative approach to embed gender aware planning in cross sector programming. However there is enough evidence to demonstrate gender blindness in planned services and programmes. Despite these measures and reforms the vision of urban renewal seems far from a successful initiative and the overall programme briefs do not provide specific targets for inclusion of women, minorities, and vulnerable populations including lesbians, gay, bisexual, and transgender (LGBT) communities.

Urban planning must respond adequately to the increasing diversity of household types with single adult households and female-headed households as a growing trend. Their particular vulnerability to poverty and their specific economic survival strategies will only be reflected in urban policy-making if categories like the 'household' and the 'neighbourhood' are disaggregated by gender and family type. Further, transactions in land are inexorably linked to rules and procedures that most prefer the informal route to complete transactions. Land and property lie 'benami' or un-titled and that makes women's stake to ownership that much more complex and detrimental to equitable distribution and access to resources.

According to the Indian Ministry of Statistics and Programme Implementation, in India there were 22 government programmes and schemes nationwide which related to the Millennium Development Goals (MDGs) in development with the following focusing entirely on urban poverty: National Urban Livelihood Mission (NULM), Rajiv Awas Yojana (RAY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and Rajiv Rinn Yojana (RRY).

Table 7.1 provides an overview of the major schemes and programmes of the Government of India aimed at reducing urban poverty.

Legislation, both national and international, speaks to the centrality of women's rights and making specific gains in domains such as violence against women, peace, and security. Recognizing that proportion of people living in urban areas has grown significantly, the Commission on Status of Women (CSW) 2015 (UN Women 2014)

TABLE 7.1 An Overview of Existing Policy Framework for Urban Poverty Alleviation in India

Institutional Mechanism	Highlights/Inputs	Target	Outreach/Outcome
JNNURM	Rs 10,00,000 million would be invested during the seven-year period 2005–12 for improvement of urban infrastructure and providing basic services for the poor in urban areas.	Sixty-five cities comprising 40 per cent of urban population identified under Urban Infrastructure and governance component.	Reforms: ULBs (74th amendment), community participation, property tax law accounting, public–private partnership. Ending 2015 to be relaunched as Atal Bihari Vajpayee Yojana from 2015.
National Mission Management Unit (NMMU)	Launched under the twelfth FYP with effect from 2014. Skill Training focuses on providing assistance for skill development/upgrading of the urban poor to enhance their capacity for self-employment or better salaried employment.	Livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, and skills to the urban street vendors for accessing emerging market opportunities.	Under NULM, this component has been redesigned and named as Employment through Skills Training and Placement (EST and P). Under this component, systematic approach has been introduced to provide skill training by way of conducting training that is not substandard, of poor quality, that does lead to improvement in life and is non-aspirational.
Slum Free City Plan of Action (SFCPoA)	Ministry extends financial assistance to cities for preparation of SFCPoA.	Assistance in the ratio of 50:50 for cities with population more than 5 lakh, 75:25 for cities with population less than 5 lakh, and 80:20 for NE and Special category states.	With a view to bring transparency, fair play, and quick dispute redressal mechanism, the Real Estate (Regulation and Development) Bill has been drafted and it was approved by the Union Cabinet.
Rajiv Rinn Yojana (RRY) 2012	Provides affordability and accessibility of institutional finance through cheaper credit option including for women (cost of land included).	3.10 lakh beneficiaries with an outlay of Rs 1,100 crores, Rs 1 lakh/1.6 lakh ceiling on loan for EWS/LIG.	13,485 beneficiaries as of February 2013. Response not upbeat because of limited amount promised for the EWS; banks not equipped to deal with clients from informal sector (problems with titles, income certificate, and so on). Total number of loans for women and LGBT not known.
Rajiv Awas Yojana (RAY) 2009	Envisages a 'slum free India'; provides affordable housing through partnership and interest subsidy for urban housing	Extends support under JNNURM to states that are willing to assign property rights to people living in slums.	Creation of slum upgradation data, slum policy draft; initiation of assigning property rights to slum dwellers; setting up of resource cells.

Source: Based on the information available from ICRW (2006) and Menon-Sen (2012).

affirms that there has not been a proportional increased representation of women or legislative support in realizing women's rights.

A large part of this increase has been in informal settlements, producing new kinds of urban spaces marked by destitution and insecurity on a vast scale. In rural contexts, women frequently have unequal ownership or limited control over land and other productive resources, keeping them vulnerable to poverty. Under the neoliberal paradigm, international flows of capital, commodities and transient labour have increased but so have many restrictions on migration. New risks have emerged for migrant women workers, who are often subjected to immigration controls and are often poorly paid, and lacking job security and safe working conditions.

The need for increasing gender-disaggregated statistics including intersectional information about age, sexuality, class, and migrant status cannot be underestimated to measure inclusion. The CSW proposes a multi-method research as state of the art requirement for policy research on gender equality. As one of the crucial recommendations, the CSW calls for expansion of women's income generating activities and to social protections. It states that there is a vital need to redistribute unpaid work between women and men and end the double burden on women.

The impact of legislative changes in inheritance rights on women's lives in India shows that while more gender equal inheritance rights did lead to positive effects for women, it did not fully eliminate the underlying gender inequality. The male bias in property inheritance continues to be a major barrier for Indian women to access and control economic resources including land, property, technology, financial services, inheritance, and natural resources and promote sustainable entrepreneurship. There is need to promote women's full and effective participation and equal opportunities for leadership and political participation at all levels of decision-making and in all spheres of life to overcome skills that prevent them from managing property and other resources if and when they do get access to them. Multilevel interventions are needed to target the complex individual, family, organizational, structural, and societal contributors to the gender discrimination, inequality, and violence that disrupt lives. Such measures need to recognize the increasing diversity in household composition, that male-headed households are no longer the norm.

The RRY is an opportunity to improve affordability and accessibility of institutional finance through cheaper credit options to EWS/LIG. From the available reviews of the RRY and reports, it is unclear if there are any quotas and special provisions for housing loans and interest rates for women and LGBT that will help them to overcome barriers in accessing funding through mainstream banking processes. The reduced rates of interest for women, especially Dalit and single women households should be included. Inclusion of the specific target for women-only-loans as a successful indicator would be an improvement on the current (2014–15) financial year making it more gender equitable. The scheme needs to include provision of at least 30 per cent of the 80,000 target units to be distributed by banks for housing loans to women for the year 2015–16 in addition to free financial and legal advice centres to make informed decisions. This will prevent them from becoming entangled in or coerced into taking out loans by their partners, relatives, and community members.

The vision statement for RAY aims to provide an equitable, inclusive, and sustainable growth of cities and towns that provide dignity and a decent quality of life to all residents, especially women and persons with disability. However, current reporting fails to demonstrate any outcomes for women. For example the Detailed Project Report (DPR) from Krishna Nagar slum, Simla District, does not include any names of female beneficiaries. A quick review of the training and process modules for SFCPoA does not consider gender consultation or inclusion on planning in assessment, development, review, or implementation of local area plans. It is as important to create a culture through legal, social, financial, and infrastructure supports to create a supportive environment of these interventions such that it is logically, financially feasible for members to be committed to. There is a need to design, enforce, and implement new and existing gender equality laws and policies, review discriminatory content, and to shift social norms and practices toward greater respect for and enjoyment of women's equal rights.

Based on comprehensive research and evaluation undertaken by SAFP since 2004 in urban and rural poverty programmes and available anecdotal evidence points to embedding gender-based planning by government at various levels of governance. Planning can be done locally with cross district and country implications for embedding the GRG methodology through interlinking of mission convergence programmes by Ministry of Women with Ministry of Housing and Urban Poverty

Alleviation, and with labour and migration issues. This can improve coordination and cooperation with state governments, urban local bodies and other related ministries to eliminate urban poverty by making sure that bureaucratic processes incorporate gender resource differential in planning, development, and implementation of NULM, RAY, RRY, and JNNURM for more cost effective service delivery.

PLANNING FOR GENDER EQUALITY IN SMARTER CITIES

Gender is an essential construct within which to frame a set of questions regarding the processes and outcomes of marginalization in the urban environment. Socially conferred roles and responsibilities differentially determine how women and men may contribute to and benefit from city life. This does not preclude the fact that men and women are not homogenous and that prosperity in itself does not ensure equality and inclusion for diverse and vulnerable populations within a city. Planning needs to move away from 'poverty as a central theme' to vulnerability of different groups as an important step to improve the significant historical resource differential between men and women within Indian society.

While it might be construed that women in cities generally enjoy some advantages over their rural counterparts, a range of gender inequalities and injustices persist in urban areas that constrain their engagement in the labour market and in informal enterprises and inhibit the development of capabilities among younger women. These include unequal access to decent work, human capital acquisition, financial and physical assets, intra-urban mobility, personal safety and security, and representation in formal structures of urban governance.

India has committed to new practices and policies related to large industrial houses to embrace their corporate responsibilities in combating poverty, inequality, and tackling huge sustainability and human rights challenges.[3] Additionally, a recent bill states that 2 per cent of a company's profit must be devoted to Corporate Social Responsibility (CSR). This unleashes fresh life into our framework of including gender resource differential for a coordinated gendered approach to poverty reduction. At the same time it needs most certainly to be preceded by a consultative process where all parties concerned understand the 'contract' and the expectations of each stakeholder are confirmed. This can be through focused group discussions at 'mahila mandals', health clinics, municipality community centres, Gender Resource Centres, and other public spaces where the process is participatory, recorded, and transparent according to local government mandates. This would include discussions and processes related to inclusion of traditional technology and practices related to wellness, organic food growing, and affordability mapping of community safety nets such as subsidies, free connections, and variable tariffs for the poorest households.

Since the growth of cities in India has occurred over many decades, the planning of 'smart cities' needs to understand and take into consideration the different levels of exclusion that exist and need to be eliminated for fostering greater inclusion of women, especially indigenous, Dalit, migrant women, and minorities when planning for services and spaces within cities. Increasingly international literature points towards the need for transformative local projects that work towards changing the unequal patterns of relationships by equitable distribution of resources and gender roles within the household and the community.

POLICY RECOMMENDATIONS FOR INCLUSIVE GENDER-BASED RESOURCE DISTRIBUTION

In the following section we describe initiatives in community development and Public–Private partnerships (PPPs) from around the world that can be incorporated into existing poverty alleviation schemes to achieve the Ministry of Housing and Urban Planning vision: of providing affordable housing for all: the creation of conditions that facilitate a continuous addition of adequate serviced land and housing to meet the identified need; a 'Slum-free India' with inclusive and equitable cities in which every citizen has access to basic civic and social services and decent shelter; opportunities for urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities to reduce poverty and vulnerability.

Neighbourhood/Community Resource Centres

The Neighbourhood/Community Resource Centres based on the Australian experience can be financed under the RAY to encourage a range of socially entrepreneurial activity within urban communities to improve inclusion, cohesion, and equitable resource distribution. Developing community and neighbourhood centres using the gender resource differential methodology have the capacity to increase social capital within urban communities.

Our recommendation for such centres draws inspiration notionally and analogous to the boundaries of a village's common land (see Ciriacy-Wantrup and Bishop 1975) and the determination of who had rights to graze livestock there. How it differs from the historical communal property as a set of regulations and stakeholder ownership and participation. These regulations revolve around actual governance and membership rules that are mutually agreed upon so that women residents (including migrants) run, participate, and become representative collective of a resource centre. More clearly these enterprises should be run and managed by women to raise profile of women in the community as capable managers of community resources.

Although majority of community and neighbourhood centres in Australia were established in the 1970s alongside the women's movement as informal meeting spaces used by women and other residents to address community issues, today they form an integral part of every Australian neighbourhood offering a range of direct and indirect gender-based services to vulnerable populations. In report 'Strengthening People and Places: The Role and Value of People and Community Centres' (West End Community House 2011):

> In a national survey of community centres, the following key characteristics were observed:
>
> While varying in size and focus, a shared characteristic of centres across all states is that they subscribe to a community development focus by responding to grass roots demands (Australian Neighbourhood Centres and Houses Association (ANHCA), 2009). Most utilise a community management model, which means they are community owned and managed (through volunteer committees). In other words, people 'are involved in defining and taking action on the issues that affect them (Tett 2005:126 cited in Rooney 2011: 5).[4]

They can provide a range of services and operate different funded and non-funded programmes for a range of services that include: Migrant Resource Services for information and support; Women's Resource Centre to provide legal and brokerage services for women and children experiencing sexual abuse and violence; Early Childhood Development and Recreation Programmes to support young mothers and children; Youth Engagement and Rehabilitation programmes for unemployed or underemployed young people; Employment, Training and return to work programmes for adults; LGBT support services; Community Kitchen gardens; and organizing community programmes in cultural and environmental diversity and sustainability. They provide information and support to not only the community but also other service providers in developing programmes that respond to community need and are delivered through volunteers and participation of the community. They have capacity for flexibility to be responsive and shift priorities and resources as new needs emerge within a community. They work in ways that engage local people in local solutions and as such play a critical role in community capacity building.

Non-governmental Organizations and Government Partnerships

The non-governmental organizations (NGOs) are potential partners in implementation, mobilization, network building, and knowledge sharing. More and more international development projects involve partnerships between government agencies, NGOs, and corporations. This strategic vision allows for the government to build capacities for NGOs, corporate partners, and community representatives through focused training on SDGs and in realizing them, finance mechanisms, management priorities, (business models) and assured funding that would enable the NGO presence to organize, establish, and participate in community building that would reinforce a gendered approach to manage challenges.

There are many examples of government and NGO partnerships across the world that have been particularly successful in developing prevention programmes to address urban poverty and homelessness by addressing interrelated issues of alcohol and substance misuse, mental health, unemployment, low and poor employment skills, housing affordability, management of property and child protection, and livelihood generation in the rural communities.

The key to success of these partnerships has been targeted and ongoing funding commitment by the federal, state, and local governments to sustain community initiative and participation through trained volunteers—men, women, girls, and boys. The funding from RAY needs to be allocated for the next five years towards continuous funding of neighbourhood community centres that are a combination of the proverbial village squares where people can meet, share ideas, and develop capacity to:

1. Understand pathways to influence national planning and policy framework for more sustainable area planning
2. Participate in planning and inclusion activities with the local government bodies by understanding their legal rights and obligations
3. Get training to manage committees, become part of local boards and maintain property and assets
4. Learn to design and manage local gender friendly spaces
5. Become adept at sourcing and managing public and private funds and partnerships in sanitation, transport, health, education, and employment
6. And develop skills to evaluate local initiatives using GRG methodology to ensure equitable inclusion of women, men, and persons with diverse sexual orientation and mental and physical capabilities.

Public–Private Partnerships—Corporate Social Responsibility in Slums

Based on our consultations with target groups on resource differential and cutting edge policy papers, several opportunities for CSR partnerships are possible. It is possible to build and create integrated social capital to address issues that relate to women's needs in slums. By drawing on a diverse number of actors in civil society, government, and business we recommend the partnerships respond to the very core needs of access to resources for women in slums—housing, transport, health, income, sanitation, skills, employment, etc. explained further.

1. Affordable Housing and Safety

There is increasing evidence that transformative changes in attitude need to take place for inclusion and safety of women in cities that include approaching the issues of affordable housing, land use, and property ownership for women in urban areas within a preventive framework.

The public agencies and the state and local governments should work to bring efficiency in land market, approval processes, provision of efficient infrastructure, and e-governance, namely, introducing electronic record for land and bringing in more transparency in the record of land and houses, etc. It will add good value if the financing agencies can also connect into these developments and together drive the reforms at the state and local levels. In order to meet the enormous needs of the housing sector, short cuts through the subsidy approach are no longer sustainable over the long period. As subsidy-based approach cannot be stretched beyond a point, a more viable and sustainable strategy has to be evolved. There is, therefore, a need for having a market-oriented mechanism to meet the challenge of the affordable housing sector (Khan 2012). Alternatives such as those made by the Mahila Housing Trust of Ahmedabad to increase Floor Area Ratio (FAR) of government supported housing with individual toilets are considered to ensure that space for production within the home for women is not reduced. SAFP suggests that more production spaces to manage cottage, artisan, and traditional enterprises are awarded near affordable house with provision of higher FAR for women owned properties. By law 20 per cent of any residential and commercial space should be demarcated and planned for use of workers allowing resident welfare association to manage these with the help of women neighbourhood committees.

Affordable housing in itself will not take care of the safety needs of communities especially in India where proportion of males outnumber proportion of females in urban areas (Tacoli 2012). There is need for implementation of community policing initiatives based on the Police Multicultural Liaison Officers[5] model to foster multiagency liaison between cross sector agencies (housing, private developers, child protection, welfare services, employment, migrant services, education, health, transport, and training) to address gender, ethnicity, and caste-based violence prevalent in cities. Any new housing development and relocation efforts (including relocation of pavement dwellers) must include completion of Social Impact Assessment and Implementation of Crime Prevention through Environmental Design (CPTED) principles in local planning. The community liaison officers can become a conduit to work with the community in organizing and monitoring: Neighbourhood Watch Schemes; annual community Safety Audits; Welfare Associations Safety Committee; precincts providing policing support to victims of domestic violence and sexual assault and educate and inform the community about women's rights within a household, work place, and community.

2. Transport

Women's mobility is constrained by male-biased transport planning which prioritizes travel during 'peak hours', and ignores women's numerous trips related to domestic labour, carework, and informal, part-time employment. Women in slums also face challenges with respect to transportation costs and personal safety, with elderly and differently-abled women often suffering most. SAFP recommends women-run 'transport' committees administering buses/vans or 'rickshaws' for intra-slum travel. Low emission vehicles akin to the 'battery operated rickshaws' designed for narrow lanes can be effective modes of safe transport. By employing youth/men as drivers or negotiating routes and assisting in lifting heavy items the committee imparts a sense of responsibility and ownership. Participation can be sought from established institutional programmes like the Nehru Yuva Kendras (NYK). The NYKs have succeeded in rural India in channeling the youth to make a difference to their communities. Replicating that experience of a grass roots, voluntary organization developing the potential of the young towards positively contributing to their communities in the slums can only serve in transforming lives to becoming responsible and productive citizens. As per NYK method of functioning youth clubs have the potential to perhaps take on projects like organizing transport for women under the guidance of 'transport committees'. The costs of the transport may be offset if at all by limiting the access to paying customers. This is a viable investment option for a private partner in not just providing infrastructure and costs but also developing multiple stakeholder social capacities.

3. Sanitation

Poor access to hygiene, sanitation, and water exacerbate women's poverty by reducing productivity of women and elevating health costs. SAFP research in slums in Delhi pointed to water being provided by mafia. Portable toilets (through Sulabh Shauchalya programme)[6] were left unused because of lack of water supply. Given the backdrop we recommend that women and men are trained in GRG methodology to manage committees that can negotiate equitable access to neighbourhood resources, for example, water committees be instituted as a local decision-making structure, mandatory quotas be instituted for women's representation such as 33 per cent in water user and sanitation committees at the slum level.[7] These committees as representative slum bodies negotiate with companies identified by governments to deliver basic services related to water supply. In this approach, community-based water user and sanitation committees pre-finance part of the connection costs for selected poor households, and ensure the appropriate water supply connections and construction of private latrines.[8] Community contributions can be in kind and labour. Capacity building is extremely important, to allow local organizations and local firms to carry out most of the construction of toilets, their maintenance, and emptying and also to assure the necessary investments will have a maximum effect on the local economy and that they will also be maintained locally.

The implementation framework for 'Chelsea Working Cities Initiative'[9] awarded to the city of Chelsea, Massachusetts, USA, can be used as an example and implemented through the SFCPoA under the NULM to reduce poverty and mobility rates. Chelsea is an industrial town with 23.3 per cent poverty levels (compared with the statewide 10.7 per cent), high unemployment levels and 44 per cent of the population are foreign born. This initiative is currently implemented via 'cross-sector' task forces which include several non-profits such as Salvation Army, Hunger Action Network, banks such as Chelsea Bank and Metro Credit Union, and businesses such as local supermarkets. The state also selected intermediary organizations that will partner with the selected agencies to raise funding from philanthropic organizations and other investors to pay the upfront cost of the services. Under the model, the state provides the funds to repay the investors only if the programmes achieve agreed-upon goals. If they do not, the costs of the services are absorbed by the investors and potentially, to a smaller extent, by the agencies.

4. Healthcare

PPP agreements between local governments, who provide the health infrastructure, and NGOs and the private sector, who provide primary healthcare service delivery, are a successful approach to expanding healthcare coverage to poor communities and providing employment and leadership opportunities for women in the health sector. Primary Health Care (PHC) in wards are often far from the slum habitation. 'Aangan' meetings can provide an optional site for raising awareness about health issues, diseases, prevention, treatment, and immunization. In the past, slum rehabilitation implied removing slum residents by demolishing their tenements leading to long term negative implications on health and safety (physical, mental, and sexual) of women.

SAFP has been working in towards Safe Care and Aware Neighbourhoods (SCAN) planning to involve health professionals, local leaders, and representatives of domestic and workers unions to develop neighborhood programmes that address issues of inclusion, violence, and safety in the neighbourhood.

5. Food Security—community garden and kitchen

United States Agency for International Development (USAID) recently signed a memorandum of understanding with DuPont to boost maize production through enhanced agronomic practices and inputs.[10] Food security was ensured through local solutions and collaborations by different partners. As a result of partnerships with local NGOs and USAID and DuPont, and the Ethiopian government several successful activities were launched to improve the nutritional status of targeted communities with a focus on improving the quality of health services for pregnant and lactating mothers, raising awareness of healthy nutrition practices, improving the health, nutrition, water and sanitation status of children, developing the capacity of health extension workers, supporting community-based management of acute malnutrition, and harmonizing activities with local government.

Inspired by *Sanjha Chulha*[11] community kitchens, we recommend kitchen gardens run by women who draw from biodynamic farming ideas. Given that common lands around urban dwellings are available, seasonal vegetables can be grown with collective contribution using a shared risk membership marketing structure. This kind of farming operates with a much greater degree of involvement of consumers and other stakeholders than usual—resulting in a stronger consumer–producer relationship. The core design includes developing a slum dwelling group that is willing to fund a whole season's budget in order to get quality foods. Women as farmers to know the needs of a community, but given financial limitations the commitment between farmers and consumers needs to be consciously established prior to cultivating. Every family contributing to farming has a share to the produce (for sale or consumption). Participants' commitment to sustainable, local produce protects the development of the network from mainstream market forces, allowing the local economy to flourish. Key to its success are shared ethical and environmental values, as well as the nature of the relationships that are formed, which help to shape and constitute this protective environment.

6. Women enterprises—e-waste disposal, green enterprise

Public–private-community partnerships and formation of waste disposal management committees can contribute to critical decisions affecting their lives of slum dwellers. Tie ups of e-waste management industries with local organizations can help train waste collector's groups and unorganized labourers' collectives to formalize and develop business plans to convert bio-hazards and household waste to manure, fuel, and other end products. Often times, recycled trash in the form of paper, cloth, metal parts, and electric remnants from computers and cellphones are hand-sorted by slum residents for sale and highly toxic waste is housed within proximity of people's living space. Exposure to these hazardous items, unbeknown to the residents can cause long-term illnesses. Managing e-waste offers a relevant opportunity for inclusion of youth, especially young girls to manage and run recycling enterprises that upskill them with technical knowledge and skills for the future. Knowledge mechanisms about health hazards can be shared with women-only committees that provide accessories (masks, gloves, etc.) to sort through them and also build their capacities and expand marketing strategies for recycling products.

Similarly, community-driven development can benefit from partnerships that support employing women. At the slum level, women's labour contracting societies be set up to employ poor unskilled women for construction and operation and maintenance of infrastructure. With support from a corporate/private partner, such societies or groups can work to enhance employment associations, simplify business registrations process and regularize labour contracts. In addition, the partnership ensures that contractors provide day care facilities for children of women labourers in construction campsites and separate toilet and drinking water facilities and labour shades for men and women workers.

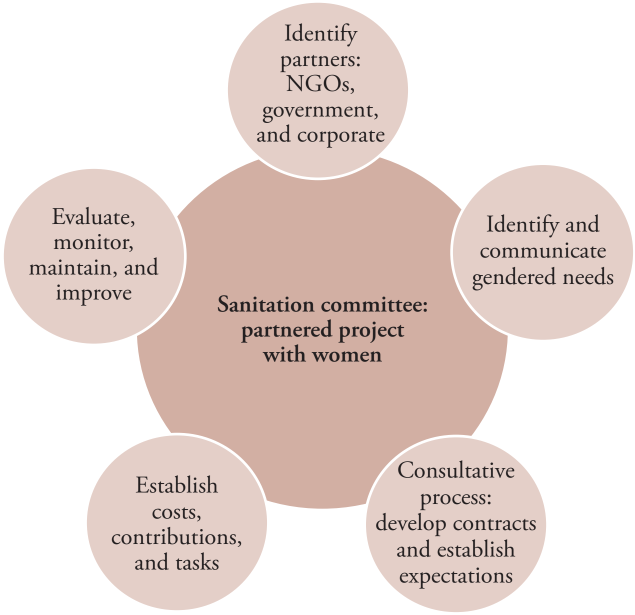
Identify partners: NGOs, government, and corporate
Identify and communicate gendered needs
Consultative process: develop contracts and establish expectations
Establish costs, contributions, and tasks
Evaluate, monitor, maintain, and improve
Sanitation committee: partnered project with women

FIGURE 7.3 Participation of Women in Public-Private Partnership Committees

Source: Created by authors as a diagrammatic representation of the analysis based on extensive research of policy documents.

At the local level, Monitoring and Evaluation (M and E) teams need to be instituted who are fully trained in understanding and incorporation of gender-based planning, budgeting, and reporting to periodically assist with information sharing and improving functioning of programmes at the ground levels. As per our recommendation, this team creates feedback loops for collective impact while assessing engagement strategies. Several examples of 'hearing from those we seek to help' are available and provide mechanisms for data collection and using the data for further improvement of improving implementation of property, assets, and resource distribution. The inter-agency monitoring of processes ensures deeper engagement with members of the community organizations for inclusion of GRG methodology in planning and embedding the differential in reporting mechanisms.

STRATEGIC RECOMMENDATIONS

1. There is need to promote women's full and effective participation and equal opportunities for leadership and political participation at all levels of decision-making linked with NMMU, RAY, RRY, SFCPoA, AMRUT (previously JNNURM), at state, local (block and municipality level) to ensure inclusion of gender supportive legislation, by laws and urban planning and development.
2. Formulation of an interdisciplinary 'inter-agency' advisory working group with representatives from all genders to NULM, that will respond to the needs of women and develop with members of community strategic, inclusive, and deliberate practices and draw upon each other's expertise.
3. Engender effective communication between agencies and ensure they remain at all times accountable to stakeholders, especially at the grassroots level. The funding from RAY needs to be allocated for the next five years towards continuous funding of neighbourhood community centres that are a combination of the proverbial village square where people can meet, share ideas, and develop capacity.
4. Implementation of Community Policing initiatives based on the NSW Police Multicultural Liaison Officers model should be rolled out to foster multiagency liaison between cross sector agencies (housing, private developers, child protection, welfare services, employment, migrant services, education, health, transport, and training) to address and prevent domestic violence and violence related to gender, ethnicity, and caste in Indian cities.
5. PPP under agreements between centre, state, and local governments, NGOs, and the private sector to provide and manage primary healthcare service delivery, green enterprises (such as community gardens, community kitchens, e- waste management) to provide employment and leadership opportunities for women in the health sector.
6. Capacity building through training programmes in management and participation of boards and committees. It is crucial to increase women's participation at all decision-making levels in programmes related to regeneration of natural resources, housing, transport, production spaces, and wellness.
7. Develop terms of reference for women's groups at the slum level and create coordination among such other subgroups such as NYKs and link national and local policies through coordination mechanisms. Relocation of slums, pavement dwellers, and other informal

housing residents is undertaken after comprehensive consultation with women about their safety and access to health services, childcare centres, work, and transport.

8. Comprehensive approaches for gender inclusion from across the nation need to be mapped and replicated by building upon existing infrastructure and laws (such as Real Estate Law 2014) and by-laws that respond to gender issues. For example, by law 20 per cent of any residential and commercial space should be demarcated and planned for use of workers allowing resident welfare association to manage these with the help of women neighbourhood committees. Timely annual reporting as well as three-year review and evaluation of the impact of relevant legislation and by-laws to Parliament should become mandatory. This will ensure that required amendments are made yearly to accommodate emerging community needs and address flaws in urban poverty schemes.
9. Any new housing development and relocation efforts (including relocation of pavement dwellers) under SFCPoA must include completion of a Safety Audit in addition to Social Impact Assessment. Legal literacy to EWS/LIH about their rights and responsibilities with regards financial loans as part of RRY and training in skills required to manage the financial and operational management of resources.
10. Facilitate opportunities for collaboration among cross-sector, cross-agency (Women and Child, Ministry of Labour, Small Scale Industries, Social Welfare) through M and E specialist teams. The constitution of M and E team needs to reflect a process that aligns with programme priorities of NULM, RAY, RRY, and SFCPoA with the needs of the community.

* * *

Indian cities continue to be planned in a traditional way even though the Government of India is keen to develop and promote 100 smart cities within the next decade.[12] Like most developing nations the urban policies in India do not explicitly address gender and social issues. Current urban poverty alleviation programmes in conjunction with national policies provide a strong platform for development of institutional reforms that can lead to equitable distribution of property (land, housing, assets) and resources (access to natural and build environment, finance, networks, skills, and credit). In cities of the future, local governments need to play a proactive role in promotion of inclusive, participatory, transparent, and accountable systems for infrastructure development. It is imperative that all systems of government: legislative, executive, and judiciary encourage development of gender-based spatial planning to improve safety for and productivity of women. Inclusive urban planning and governance requires ongoing commitment of resources from the Indian government and corporations to improve participation and involvement of communities in understanding and reducing gender resource differentials in urban development.

NOTES

1. In June 2014, the Government of India announced its ambitious plan to build 100 smart cities across the country. This plan will be administered by the Ministry of Urban Development, and will focus on building new smart cities and redeveloping existing urban regions with populations of over 100,000 people.
2. Concept Note for Gender Resource Centres. Last modified March 2014. Available at http://delhi.gov.in/DoIT/DoIT_AR/ConceptGRC.pdf (last accessed 15 March 2015).
3. This is a joint statement by 200 thinking leaders from the fields of business, civil society, social service, academia, and government ranging from India, Bangladesh, Brazil, Bhutan, Australia, Sri Lanka, the Netherlands, and Sweden who attended the *Sustainability Reporting for Sustainable Development conference* organized by Global Reporting Initiative on 11 and 12 June 2014 in Mumbai. It is available in a PDF format: https://www.globalreporting.org/SiteCollectionDocuments/Mumbai-declaration-on-sustainability-reporting-for-sustainable-development.pdf (last accessed March 2015).
4. ANHCA represents nationally over 1,000 Neighbourhood Houses, Community Houses, Learning Centres, Neighbourhood Centres, and Community Centres which are member organizations of their state and territory peak/representative bodies. The formal adoption of a new name—The Australian Neighbourhood Houses and Centres Association (ANHCA)—and a new constitution took place in early 2009. This constitution now sees the National Board elected from its State and Territory member organizations. See http://www.anhca.asn.au/content/history-anhca (last accessed 20 March 2015).
5. In the state of New South Wales, Australia, the Multicultural Community Liaison Officer (MCLO) programme employs civilian officers at the local level to work with communities and police to strengthen links and facilitate communication and interaction between police and culturally and linguistically diverse communities. MCLOs identify local priorities

for police and culturally diverse communities, encourage partnerships and forge better relationships between police officers and members of the community. They work in close cooperation with Domestic Violence Liaison Officers (DVLOs), Crime Prevention Officers (CPOs). Available at https://www.police.nsw.gov.au/community_issues/cultural_diversity (last accessed 8 April 2015).

6. The programme was Initiated by Sulabh International, an organization that developed low cost toilet seats called 'Sulabh Sauchalya'. These were made available to communities that had little or no access to sanitation. However, in the absence of water supply and sewage systems, these toilets were found to be underused with little public investment.
7. There are several best practices to pull ideas from. Under the Urban Water Supply and Environmental Improvement Project in Madhya Pradesh, India, community group committees (some composed entirely of women) collect water users' fees and manage a fund for repair and maintenance to ensure the sustainability of community-based infrastructure and services.
8. Available at http://www.bostonfed.org/workingcities/cities/Chelsea.htm (last accessed 21 March 2015).
9. Available at http://www.sciencedirect.com/science/article/pii/S0197397514000344 (last accessed 15 March 2015).
10. Available at http://www.forbes.com/sites/csr/2013/02/04/mining-and-international-development-partner-or-pariah/ (last accessed 15 March 2015).
11. The neighbourhood tandoori oven, has been a part of Punjabi tradition for ages. In rural Punjab, the Sanjha Chulha was quite popular and women usually gathered—not unlike the village well—at the chulha (oven) to bake bread and discuss the day's happenings.
12. Available at http://www.nasscom.in/100-smart-cities-program (last accessed 8 April 2014).

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8

Gender and Inclusion

Lessons from the Basic Services for the Urban Poor Sub-Mission of the JNNURM

Diana Mitlin, Gayatri Menon, and Sundar Burra

In a context in which there is considerable and growing concern about inequality, both internationally and in India, much attention has been given to the achievement of inclusive cities. A major component within securing inclusion is addressing gender disadvantages. This chapter discusses what is meant by gender inclusion, and how measures to achieve greater gender inclusion might be incorporated into government programmes to address shelter needs.

The use of the term inclusion has greatly increased in recent years and it is now being used in a multitude of contexts with multiple meanings. What is already evident is that inclusion requires some element of scale or universalism, such as a city-wide response that provides for improvements in locations across the urban centre. At the same time, there is also the acknowledgement that for any provision to be inclusive it has to incorporate the needs of different groups with the population, and understand the different social and physical circumstances in which they live.

This chapter examines these questions through an analysis of the Basic Services for the Urban Poor (BSUP) sub-Mission within the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), a nationwide urban development and reform programme in India. The discussion draws on research on the BSUP in five cities to consider both the scale and diversity of needs in cities, and associated programme interventions. It identifies the lessons that have emerged from the research with respect to the structural conditions, institutional arrangements, financial commitments, and an appropriate vision and ambition needed for inclusion. At the same time, it examines how the specificities of women's needs—as family members with particular gendered responsibilities, as employees and enterprise owners, as community leaders—have been addressed. The approaches within the BSUP are compared to three alternative perspectives. Two are the government-led housing programmes in Thailand and South Africa; respectively the Community Organization Development Institute (CODI) in Thailand and the capital housing subsidy programme in South Africa. We also reflect on the strategies that low-income women's organizations in India have themselves developed and their fit within the approach of the sub-Mission. In doing so, we seek to add insight to the ways in which more gender-inclusive cities can be achieved.

The research on which this chapter draws has taken place in Bhopal, Bhubaneshwar, Patna, Pune, and Visakhapatnam. Research teams interviewed a range of government officials and civil society staff as well as analysed selected BSUP projects within each city. In two of the cities, the research team benefited from being able to access longitudinal data about the development of some BSUP projects. The discussion draws on this longitudinal work when it elaborates on the ways in which one civil society programme, the Indian Alliance of the National Slum Dwellers Federation, Mahila Milan (a network of women's savings collectives), and the non-governmental organization (NGO) SPARC (Society for the Promotion of Area Resource Centres) have sought to secure gender inclusion. This research is a project with the Effective States and Inclusive Development Research Centre funded by Department for International Development (DFID) and coordinated by the University of Manchester, UK.

THE MEANINGS OF INCLUSION

Great significance is placed on the themes of both inclusion and universality within the open working group's proposal for the Sustainable Development Goals (SDGs), the outcome of the global process to replace the Millennium Development Goals (MDGs). However, despite this enthusiasm, it is not clear what this emphasis means in terms of operational policies and programmes. This chapter seeks to offer insights through its examination of the processes and outcomes of the BSUP sub-Mission in India.

The JNNURM was launched on 3 December 2005 (under the eleventh Five Year Plan [FYP]) to support investments in 63 cities with 7 cities with populations above 5 million, 27 between 1–5 million, and a further 29 with less than 1 million (Sivaramakrishnan 2011). Implementation of the Mission in the 63 towns and cities was split into two sub-Missions Urban Infrastructure and Governance (UIG) and BSUP. Each sub-Mission has been managed by a different ministry, each with their own set of hierarchies, capabilities, and architectures of decision-making and accountability. The Mission was scheduled to end in 2012 but was then extended to 2014.

The BSUP, as clarified in the National Housing and Habitat Policy of 2007, is intended to provide 'a garland of 7 entitlements—security of tenure, affordable housing, water, sanitation, health, education, and social security in low-income settlements in the 63 Mission cities' (NHP 2007 quoted in Sivaramakrishnan 2011: 50). Sivaramakrishnan also notes that a large part of the allocation is for the construction of low-income houses. Mission activities include urban reforms, and two are highlighted as being of particular direct relevance to urban poverty reduction: the earmarking of 20–5 per cent of developed land in all housing projects (public and private) and internally earmarking a proportion of the budgets of urban local bodies for basic services for the urban poor (Sivaramakrishnan 2011: 52).[1] Despite Sivaramakrishnan's emphasis on housing, Patel (2013: 178) argues that 'the BSUP had particular significance in that it sought to support slum upgrading, that is, support improved living conditions and service provision in existing slum settlements and create a strategy to upgrade and improve the lives of those living there.' We argue below that this distinction is important in respect of gender inclusion.

In terms of global discussions, the idea of inclusion is arguably more a vision than an academically rigorous concept with the term resonating with the imaginations of civil society organizations.[2] However, issues related to inclusion and exclusion have a longstanding representation within social science literature—and arguably have become more popular themes in the recent years. Hickey (2013) notes the political implications of the inclusive approach to development programming with, he argues, a shift from 'pro-poor' to 'inclusive' taking place in both conceptual and relational terms. What is significant for him is that the underpinning conceptualization for action shifts from poverty reduction to social justice, or from welfare to rights.

In terms of the targets within the SDGs, inclusion means a shift from reaching a proportion of those in need to reaching everyone, that is, the shift towards universalism. This is of particular significance in terms of political relations; it reduces the realm of discretionary decision-making and replaces it with a public intent to reach all within the politically-defined spatial area. In India, there is a risk that 'all' is seen as those who qualify because they can prove residency prior to the current 'cut-off' date, rather than all of those in need. If successful, the orientation towards substantive scale with universalism changes the relations between disadvantaged groups, which no longer have the incentive to compete for access to programmes limited in scale, and challenges the basis for commonly-found clientelist political relations (Mitlin 2014). Such a discourse has an immediate relevance in terms of urban governance, both in general and specifically in the context of India where, as Chatterjee (2004) makes clear, urban policies has been characterized by exclusionary practices and where access to basic services has been negotiated in ways that undermine rather than reinforce ideas of citizenship. However, it should also be noted that the strategies to secure inclusion are contested. There is an alternative perspective represented by Benjamin's argument that clientelist politics may be imperfect but it may be more inclusionary than a bureaucracy-dominated form of modern government which in practice does not treat citizens equally (Benjamin and Bhuvaneswari 2001).

Inclusion has also been used to highlight the need for diversity within infrastructure and service provision to ensure that all groups within a given population are reached. Individuals differ according to their physical characteristics (for example, small toilets for children) and their cultural preferences (for example, in some situations, separate toilets for men and women). This approach to inclusion is exemplified by the emphasis placed on the design of toilets suitable for the old and infirm, as well as for people with disabilities (Jones and Wilbur 2015). In a context in which there is considerable stratification this form of inclusion is particularly important. For example, women face particular risks when using public toilets and this needs to be taken into account in efforts to improve provision (Amnesty International 2010). Special provision may also be relevant when groups face practices that place them at particular risk and/or define their low social status. One example of such practices is that of manual scavenging which is currently thought to provide a livelihood to just under 3,500,000 people in India (WaterAid-India 2009). The need for diverse provision may be made more difficult by the lack of visibility given to those in particular need when they belong to low social status; in the case of manual scavenging, for example, 'most state governments deny the existence of manual scavengers in their respective states though they take [government] funds…' (WaterAid-India 2009: 2).

THE CHALLENGE OF INCLUSION IN URBAN INDIA

The broader context is one in which the urban population in India has increased significantly from 286 million in 2001 to 377 million in 2011 due both to population growth and migration. Between 1990 and 2012, the percentage of India's population living in urban centres increased from 26 to 32 per cent. Year 2011 is notable as it was the first time since Independence that the increment of the urban population was larger than that of the rural population in an inter-census period (Bhagat 2011 quoted in Kumar 2014). McKinsey Global Institute (2010) suggest that by 2030 India's urban population will be 590 million; 40 per cent of its national population will be urban with five states having a majority of their population in urban centres (Tamil Nadu, Gujarat, Maharashtra, Karnataka, and Punjab) (McKinsey Global Institute 2010: 14).

The dominant form of development in India has been market-led since the liberalization measures introduced in the early 1990s. There is a strong awareness of the significance of urban development to economic growth and the wealth generated in India's urban centres is recognized. In 2008 Indian cities accounted for 58 per cent of GDP (McKinsey Global Institute 2010: 16). Despite this prosperity, there is considerable need. An estimated 68–93 million live in informal settlements, 18 and 25 per cent of the urban population, without adequate access to basic services (Ramachandran 2014; Sivaramakrishnan 2014). One reason for the range of estimates is that official statistics exclude households by, for example, not counting very small informal settlements with less than 20 households and by insisting on a 'cut-off' date to establish entitlement. While the WHO-UNICEF Joint Monitoring Programme records some improvement in access to improved water and sanitation, Ramachandran (2014: 15) notes that 4,861 out of 5,161 cities and towns do not have even a partial sewerage network; 50 per cent of households in Bangaluru and Hyderabad do not have sewerage connections; and 18 per cent of urban households do not have access to any form of latrine facility. And while WHO-UNICEF report that access to improved water supplies increased from 89 to 97 per cent for urban dwellers between 1990–2012 (WHO and UNICEF 2014); those with supplies piped to their house rose by only three percentage points from

48 to 51 per cent. In 2007 the National Urban Housing and Habitat Policy (NUHHP) claimed a housing shortage of 24.7 million housing units in India, out of which 99 per cent was in the Economically Weaker Sections (EWS) and Low Income Group (LIG) sector (Mahadevia, Datey, and Mishra 2013). In 2012 a technical group on urban housing shortage for the twelfth FYP (2012–17) concluded that the urban housing shortage is nearly 18.8 million out of which 95.6 per cent is for EWS and LIG.

Disadvantage is not only in terms of lack of access to housing and the lack of services in informal settlements. A further dimension is that of informality in labour markets. An estimated 84 per cent of India's non-agricultural employment is in the informal sector (Chen 2014).[3] Chen (2014) reports that in 2010–11, 80 per cent of urban India was informal employed and that '[j]ust over half (51 per cent) of the urban informal workforce were self-employed and just under half (49 per cent) were wage employed' (p. 411). Twenty-three per cent of total urban employment is in four sectors (domestic workers 4.5 per cent; home-based workers 14 per cent; street vendors 4 per cent; and waste pickers 1 per cent) (Chen 2014: 412); and many of these home-based workers are located in informal settlements. Informal employment is very significant even in the manufacturing sector. In 2005–6, 697,000 urban citizens were in organized manufacturing in Gujarat compared to 1.3 million in the informal sector; the respective figures for Maharashtra are 1.03 million and 2.5 million (Sivaramakrishnan 2014).

This concentration of multiple forms of disadvantage is further exacerbated by the specific nature and intensity of political voice. Voter turnout in urban constituencies in the 2014 election was 63 per cent (up from 53 per cent in the previous national election) (Sivaramakrishnan 2014). But this emphasis on election results may mislead because disadvantage is embedded through the structuring of relations between the urban poor and the political elites. As noted above, Chatterjee (2004) has previously highlighted the ways in which powerful political elites create and nurture forms of social organization in ways that addressed their needs rather than address the needs of those living in informal settlements. These organizations make claims on the state and secure limited welfare services in return for political loyalty. Chatterjee argues that the consequential structuring of social relations undermines the potential for more fundamental changes to occur, and such arguments are further developed by those studying micropolitics within informal settlements (de Wit and Berner 2009). It is significant that Appadurai (2001) entitled his article 'deepening democracy' as he sought to articulate how new and alternative forms of people's organizations contested the clientelistic politics that had prevailed in India's informal settlements with alternatives that better addressed the needs of local groups.

INCLUSION AND GENDER RELATIONS

It has been argued that women face triple burden due to gendered relations (Bradshaw, Castellino, and Bineta Diop 2013). Research across the global South has shown how they are disadvantaged in the labour market, they are responsible for reproduction which extends to care of all the family, and (in at least some contexts) they often play a leading role in community groups to improve local provision which takes their time and sometimes other resources. There is evidence of all the three dimensions in India.

Kantor's study (2009) of women's employment in Lucknow documents numerous dimensions of labour market disadvantage. Kantor analyses experiences with six forms of work: salaried work, domestic service, subcontracted manufacturing work, own account work, casual wage labour, and unpaid helper. She argues that social constraints keeping women within their homes mean that the most advantageous forms of work are not open to them; such constraints extend into non-labour market factors such as purdah. She concludes: 'the marginal forms of work open to most women in the study, meaning that women's participation in paid or unpaid economic activities had generally little influence on voice in the household, and for those from households below the poverty line, had little ability to raise the household out of poverty' (Kantor 2009: 205). Other evidence reinforces the understanding that outcomes in labour markets are highly gendered and women are disadvantaged, for example, in Ahmedabad only 9 per cent of men work within homes (including both their own and others) but 70 per cent of women do (SEWA-GIDR Survey, Unni 2000 quoted in Chen 2014: 408).

Bapat and Agarwal (2003) elaborate on the difficulties that women face because of inadequate provision of basic services. They recount how women are denied access to water points for multiple reasons, face physical violence during fights in water queues, spend hours in water queues, are humiliated by men when queuing for water, have to pay bribes for illegal connections, face high water prices from informal vendors, have to carry water up steep slopes, have water points with low pressure or where the water is foul smelling and/or dirty, have water points that only have water at unpredictable times, have only very dirty toilets as the alternative to open defecation, and risk being attacked while defecating. No matter what are the difficulties, these women have to secure water (as well as other basic services) and provide for themselves and their families.

The contribution of women to community efforts to secure improved development options including better access to basic services for themselves and their families is also evident in India. Although it is also evident that women's significance may not always be visible in part because of their involvement at the very local scale. Roy (2004) describes how traditional forms of residents' associations in Kolkata offer public recognition to men, although she notes that women are also politically mobilized. This perspective is elaborated by a study in Bengaluru; Haritas (2013) focuses on gender relations and differentiates dimensions of disadvantage within informal settlements. She argues that while some women do get involved in neighbourhood groups that seek to improve access to public services, others do not because they do not have time. Haritas (2013) suggests that even among activists such community work is considered part of their domestic responsibilities and takes second place to work inside the home; while such work provides for a political role for women, it is constrained in being spatially located at the neighbourhood (and thus with limited visibility) and in terms of the time that can be allocated (given other domestic and sometimes income generation duties) (pp. 134–5).

These analyses highlight particular problems faced by women in securing inclusive cities. They are disadvantaged with respect to labour markets, the poor provision within many residential locations and political capital. With respect to the discussion above, scale and universalism are of obvious significance; such programmes would do much to address women's needs. What is also evident is that diversity in approaches may be critical if women are to find a space in the city. As described above, their relatively weak social status means that they will face difficulties if forced to compete with men who frequently fail to take into account gendered needs and associated social responsibilities. Many outcomes appear to stratify social relations across the city, redefining hierarchies of power that both disadvantage women and others living in informal settlements, while providing for individual male workers and leaders to secure personal benefit. As we show below, such relations are not inevitable and more inclusive processes can be secured. However, given the depth of embedded disadvantage it appears that many efforts to address gender needs have not been successful.

EFFORTS TOWARDS A MORE INCLUSIVE CITY

This section examines efforts that have been made towards a more inclusive city. We review four programmes, three of which have been government-led and financed. The first of these is the BSUP sub-Mission in India. We first summarize the general approach drawing on our research in the five cities and other research reports on the programme. We then elaborate on the development of the sub-Mission in Pune and Bhubaneshwar, where the contribution of the Indian Alliance offers insights into how gender inclusion might be advanced. The final two sub-sections look in turn at urban poverty reduction in Thailand and South Africa.

Basic Services for the Urban Poor

As noted above, the BSUP was intended to provide finance to city governments to improve the living conditions of the urban poor. Whatever the initial intentions, the inadequacy of its scale has been recognized. Mahadevia, Datey, and Mishra (2013) conclude: '…the performance of both BSUP and IHSDP was abysmal' (p. 2).[4] The report of the Comptroller and Auditor General in November 2011 noted that 'only 22 of the 1,517 housing projects approved under the JNNURM were completed by the due date of March 2011'.[5] The problems of insufficient scale and poor delivery are also emphasized by Patel's (2013) summary of an earlier study of BSUP implementation in 11 cities which records that, on average, BSUP-financed interventions sought to reach only 3 per cent of the recognized slum populations. While some emphasis was earlier placed on the need for infrastructure improvements, this has ended up being considered at the city level (through the second sub-Mission, UIG) and BSUP monies have been used for the construction of multistorey apartment blocks in the case of both relocation and in situ development (Kundu 2011; Mahadevia et al. 2013; Patel 2013). Clearly, the use of resources for housing construction results in a considerably smaller number of families being reached, than would be the case if just infrastructure had been provided.

In addition to the relatively small numbers who have been included in shelter-related BSUP investments, there are also concerns about the consequences of other Mission-related activities for the lowest-income households. The BSUP has been seen as the 'poor relation' to the UIG with less than a third of the allocated finance (Sivaramakrishnan 2011: 45), and UIG investments were not orientated to inclusion. More specifically, the broadly market-orientated and neo-liberal orientation underlying the JNNURM means that whatever the intent of the BSUP sub-Mission, low-income groups may be disadvantaged (Coelho, Kamath, and Vijaybaskar 2011; Maringanti 2012). This is due to increased marketization of basic services (Gopakumar 2015), and the increased cost of living in central areas, potential rent increases and a drop in local government revenue (Maringanti 2012). Further concerns are linked to the clearance of low-income populations from inner city areas to make way for infrastructure investments (Coelho et al. 2011). Such discussions suggest that where a pro-poor element is incorporated within a more broadly based multi-objective programme of urban development, there is a risk that the effectiveness of the poverty reduction component may be reduced by other measures.

The discussion above emphasizes that achieving greater urban inclusion requires thinking about the provision of goods and services across the city. Sivaramakrishnan (2011) elaborates that the intention within the JNNURM was that the City Development Plan (CDP) would help to ensure joined-up implementation at the city level (and hence aid inclusion) but in practice this did not happen (in part because of the ministerial divide) and many CDPs have been tokenistic exercises in which consultants used templates to complete the requirements. The urban local bodies have been further disenfranchised as the project plans have also been largely standalone documents, prepared by consultants and frequently passed to parastatals for implementation. Ineffective planning means that it is less likely that spatial inclusion will be achieved. While Mission funding included significant investments in bus rapid transport systems with the intention that cities would develop an integrated mobility plan considering the needs of public transport passengers and those using non-motorized options, this has not been achieved (Sivaramakrishnan 2011). A good transport network that provides safe and affordable services offers much. It enables women and girls to have greater mobility with benefits for their well-being; it also enables them to take up opportunities to expand their integration into labour markets, have stronger social networks and participate more easily in the public life. The difficulties faced by the urban poor have been exacerbated as many BSUP beneficiary households have been relocated away from inner city sites to peripheral and less advantageous locations rather than having their homes improved through in situ upgrading (Mahadevia et al. 2013; Patel 2013). Many such relocation sites lack access to public transport (Patel 2013). The five-city study highlights similar problems. In Visakhapatnam, for example, informal settlement dwellers were moved from inner-city locations and placed on the periphery of the city without services in the neighbourhood of Madhurwada at about 15 km from the city centre. These families lost livelihoods and faced inadequate service provision due to a lack of bulk infrastructure provision. Adverse locations means that women working from their homes are particularly vulnerable to a loss of income, and that girls are less likely to continue in school.

The experiences in the five research cities broadly substantiate earlier findings about the political exclusion of the beneficiary groups. There are exceptions in both Bhubaneshwar and Pune. In the former, women had to contend with considerable bureaucratic resistance; in the latter, women benefited from having a longstanding programme of community empowerment supported by civil society that has built strong links and a substantive reputation with the municipality. These cases are discussed in the following sub-section. In Visakhapatnam there was limited participation and in the remaining two either no or token participation. While Visakhapatnam does have a strong self-help movement that has received support from the urban community development department within the municipality, the BSUP was implemented by the engineering department and hence they were not drawn in.

In terms of housing allocations, there is evidence to suggest that women are disadvantaged by both state polices and processes, and embedded social values. In Maharashtra (the city of Pune), government entitlement (related to both informal settlement upgrading and relocations) recognize only structures on the ground floor and when informal settlements are upgraded only these households are allotted dwellings. This based on the assumption that first or second floor dwellings are for rental. In the case of state redevelopment, tenants are not entitled to benefit. Families assume that daughters will be married into other families and little effort is put into securing allocations for them. Sons are more likely to benefit from the opportunistic sub-division of ground floor occupation by creating a separate entrance and a separate kitchen in order to secure a further entitlement. The lower incomes and assets of female-headed households mean that they are less likely to 'own' ground floor plots.

A second limitation is that, in general, widows find it very difficult to access social security and other entitlements. In terms of the five-city study, an exception to this is Bhopal where BSUP allocations are given to women including widows as long as they meet the criteria to secure loans, that is, they are not older than 55 and they have sufficient income. Here the need to secure a group of beneficiaries that are viable borrowers has overcome the traditional reluctance to include widows.

Income is a defining factor preventing participation and many interviewees explained that households had been excluded because of the requirement for a financial contribution; this is a further domain of disadvantage for female-headed households. In theory, households are expected to contribute 10–12 per cent of the costs but this is unaffordable to the lowest income households. For example, in Bharatpur (Bhubaneshwar), an old lady with a disabled son was one of the potentially beneficiaries. However, as she only earned Rs 350 a month, she could not afford access and had to find an alternative place to live. In Gadakana (Bhubaneshwar) where a relocation is taking place, only 192 dwellings will be constructed although the number of families in the most recent survey is over 400. The allocations have been done on the capacity to pay; while remaining households have been promised alternative options to purchase houses in the low income group housing programme, no information has been provided. The fact that cost escalations are being passed onto households as there is no provision in the programme exacerbates problems of affordability. Women are also disadvantaged from accessing information; in the absence of a community organization that facilitates information sharing, they are often unaware of what they owe.

Research in the five cities also highlights the lack of appropriate provision for groups with particular needs. A further source of exclusion is related to building design. Medium-rise dwellings involve particular and fairly obvious difficulties for the old, infirm, and those with disabilities. As noted above, BSUP designs are generally 'ground plus three' or 'ground plus four' and there is no regulatory requirement to provide lifts. Residents (and visitors) have to walk up and down the stairs. Where communities have been involved in allocations, they have placed the elderly on the ground floors and the young mothers on the top floors. However this requires an adjustment over time (as the young grow old), that is unlikely to take place. Moreover there are further problems for women as children have a more restricted lifestyle with fewer opportunities to play outside due to this arrangement. Costs may be higher than anticipated in the case of apartments in medium-rise buildings as additional electricity charges are incurred due to the need to pump water. In the absence of pumps, women have to carry water up several flights of stairs.

The Indian Alliance and BSUP implementation

A more gender-sensitive variant of the BSUP has developed in Bhubaneshwar and Pune where the vision and implementation has been able to draw on longstanding civil society activities of the Indian Alliance (Patel and Mitlin 2010; Satterthwaite and Mitlin 2014). This variant has had some acknowledgement, but has not been widely discussed.[6]

The first female-led slum dweller federation originated in Mumbai. Savings groups formed by pavement-dwellers came together in 1986 and called themselves Mahila Milan ('Women Together'). A local NGO, the SPARC, had recently been formed by people who previously worked in a conventional social welfare NGO and who were searching for a more effective, empowering model for slum and pavement dwellers. SPARC staff began conversations with the women pavement dwellers, then one of the lowest-income and most disadvantaged groups who were also facing eviction. By saving together, women sought to develop relations of solidarity to each other; they were also able to show the state and other agencies that they are organized. The loans began modestly, to help members buy food and emergency medicines, and grew to include livelihood and housing loans.

From the beginning, these women were clear that changes in their own status had to be accompanied by an improvement in the lives of their families and communities (in part because these were also their safety nets). They explained how they could not directly confront the gender-based inequalities they lived with. At that time, they could not travel out of their neighbourhood to participate in activities such as learning exchanges with other savings groups without permission from their husbands and traditional (male) leaders. But permission was negotiated and organized women began to explore ways to engage city authorities and address their problems. As groups they developed confidence to investigate who had access to services, and which rules and regulations excluded them. They worked out how to obtain ration cards for subsidized fuel and basic foods (from which they had been excluded), how to access healthcare, and how to make complaints to the police. The women found that they could breach their exclusion, and through learning how to do so, they taught others to do the same. Husbands and traditional leaders saw the benefits and began to give space to these women's collective groups to participate more openly in community decision-making.

Eviction threats led these activities to widen to address housing issues. Although the eviction was avoided, the women asked why they were always excluded from opportunities to secure land and/or housing from the government. They began discussions with the National Slum Dwellers Federation (NSDF) that had been set up in 1975 to support slum dwellers in fighting eviction. At that point, the male leadership of NSDF simply saw women as passive contributors to mass rallies and protest marches. SPARC suggested a partnership of the three organizations and the NSDF leadership accepted, recognizing that men were good at protest but rarely went beyond this to develop outcomes for the communities. The federations affiliated with NSDF began to nurture women's savings collectives. With support from NSDF leaders, the space for women to embrace leadership opened. This triumvirate of organizations became known as the Indian Alliance.

By 2005, the Indian Alliance had been involved in multiple housing developments and these experiences helped prepare new possibilities within the BSUP. In Pune, strong links to the local authority enabled the Alliance to pioneer an approach based on in situ informal settlement upgrading. The Alliance's experience is that once beneficiary identification shifts to entitlements, then there are both opportunities for exclusion, corruption, and other forms of abuse.[7] However, if the approach is informal settlement upgrading in which all current residents have a right to remain, then the process changes and everyone within the neighbourhood finds their needs are addressed. In Pune the city authorities were convinced that in situ upgrading was appropriate in some cases, and upgrading plans for five neighbourhoods were announced in February 2009. In Bhubaneshwar the municipality context was much less favourable with many of the bureaucrats being suspicious about the merits of a women-led process. In this case the women leaders only made progress when they were able to convince the Secretary to the department that they should be included. Their ability to secure inclusion is testament to the significance of the local organizing process; once included, they were able to challenge efforts to deny some people their entitlements. In the end all eligible households were included in the projects. The other advantage is that these women leaders were able to challenge discrimination against women from inside the community.

The general approach can be illustrated through the development of Yerwada, one of the five projects in Pune (Rawoot 2014). Yerwada involves the upgrading of 1,000 houses and Alliance secured the contract with a budget of Rs 3,00,000 per dwelling. The first phase involving 500 dwellers was completed at the end of 2014. The upgrading of individual units that needed improvements takes place without disturbing the overall nature of the settlement. Individual plans are drawn up that take into account the financial capacity of the beneficiary and which enable the best use of the available space. The process involves extensive negotiations both with individual households and the local community. To accommodate everyone and to maximize the best use of space, there are two kinds of dwellings, type A and type B. Type A are family homes constructed on the footprint of the previous dwelling which conform to the minimum size of 25 sq. m. Type B are multistorey dwellings constructed for those for whom the previous footprint was too small for the minimum size to be achieved. All families have been located as close as possible to their original location. Community members' influence over the designs is evident. One community member from another neighbourhood in Pune being upgraded by the Indian Alliance under the BSUP explained how the group negotiated a shift from apartments to terraced housing because of concerns about the appropriateness of the first design. Temporary transit accommodation has been made available close to their homes for the construction period; this is particularly important as employment is generally close by. The flexibility offered by a strong community process is also evident in Bhubaneshwar where households occupying too small a footprint also came together—this time in groups of two and three households—to construct ground plus one or ground plus two dwellings.

As with all the other BSUP projects, beneficiary households are required to provide 10–12 per cent of the costs of the dwellings. In this case, the long-standing savings activities helped considerably. Many members of Mahila Milan already had housing savings, and as soon as the projects were announced others began to save. Some found saving too difficult and in this case, the loans funds of Mahila Milan are available to assist. The Indian Alliance argues that such multiple mechanisms are needed if all of those entitled to benefit are to be reached. Even so, some women have incomes so low that other strategies are needed. In Bhubaneshwar, one of the house designs incorporated a room to be rented so that the woman was able to receive a regular income and cover her contribution.

Community Organizational Development Institute, Thailand

By the early 1990s it was evident that economic growth alone would not solve problems of poverty and inequality in Thailand. The government was willing to introduce new approaches to secure a more inclusive form of urban development, and they consulted those with experience in citizen-led development. In 1992, the Urban Community Development Office (UCDO) was set up to provide an integrated response to the needs of the urban poor with funding windows for community strengthening, housing investment, and livelihood activities (Boonyabancha 2004, 2009; Satterthwaite and Mitlin 2014). The key modality was to support women-led, community-managed savings and loan groups, and community networks formed by these groups. Initial outcomes were successful and in 2002 the government established the Community Organization Development Institute (CODI) to continue and extend this work. UCDO had been located within the National Housing Authority but CODI was given a separate legal standing to enable greater possibilities in funding, greater programme flexibility, and wider linkages including those with non-state agencies.

In 2003, the government recognized that although progress had been achieved, significant challenges remained. Some 5,500 low-income communities continued to provide shelter for 8.25 million inhabitants in poor-quality and often insecure conditions. Problems were acute, and the burden fell on women who were responsible for providing for their families. In 3,700 of these communities, land tenure was insecure and 445 communities were under threat of eviction. The publicly-funded *Baan Mankong* ('secure housing') programme was introduced to provide infrastructure subsidies and housing loans to low-income communities so they could plan and carry out improvements to their homes and neighbourhoods. This funding is routed through CODI to facilitate community-led development. Infrastructure subsidies of 25,000 baht (USD 625) per family are available for communities upgrading in situ, 45,000 baht (USD 1,125) for re-blocking, and 65,000 baht (USD 1,625) for relocating. Families can draw on low-interest loans for housing construction, and a grant equal to 5 per cent of the infrastructure subsidy finances management costs.

Baan Mankong was, like UCDO and CODI, set up to support processes designed and managed by low-income households and their community organizations and networks. These communities and networks work with local governments, professionals, universities, and NGOs to survey low-income communities across the town or city, and then plan an upgrading programme. CODI channels the subsidies and loans directly to the communities. These upgrading programmes build on the processes of women-led savings schemes nurtured by UCDO and then CODI since 1992. The programme has few conditionalities; CODI seeks to enable urban poor communities to lead and execute the improvements, generating the local partnerships that they need for success. Between 2003 and 2012, the programme has supported

874 projects in 1,637 communities (some projects cover more than one community) and 286 towns and cities. Ninety-two thousand households have benefited. Sixty one per cent of beneficiaries have been upgraded in situ with long-term collective tenure. Ten per cent of beneficiaries have been relocated to sites within two kilometers of their former homes. Communities on public land negotiate long-term collective leases to that land, those that moved to private land purchased the land with loans to a community cooperative. More than 78 per cent of households supported by CODI are now living in settlements that have also achieved tenure security, via long-term leases or collective land ownership.

The programme has achieved success in the numbers reached although the scale is less than first anticipated. Archer (2012) argues that housing conditions have improved for those benefiting from the programme, although in some cases plots are smaller; most households feel themselves to be more secure (although have debts to repay), and are satisfied with their participation in the design processes. There appears to be greater integration with other groups in society, and stronger processes of collective action within the settlement particularly around basic services and welfare. Minimal re-location, a strong emphasis of improved access to basic services, and the strengthening of collective action around welfare services all help to address the needs of women. Savings-based organizing, as discussed above, helps to strengthen women's public role and secure greater recognition of their contribution (Mitlin et al. 2011).

Capital Housing Subsidy Programme in South Africa

One of the most powerful ways in which the apartheid regime in South Africa confirmed its dominance and secured associated benefits was through the spatial segregation that it enforced over the territory. African, Indian, and coloured South Africans were forced to comply with laws that restricted their movement, and to accept the consequences of such restrictions for their livelihoods. At the advent of democracy in 1994, the estimated housing backlog was 1.5–2 million households.

Following the African National Congress government taking up office in 1994, the right to housing was introduced into the constitution and provision of housing was prioritized. The government introduced a capital subsidy programme for land purchase, infrastructure, and housing development. The major route for the delivery of the subsidy was through projects secured by developers. A more minor route was launched in 1998 and enabled beneficiaries to self-build through a sub-programme known as the People's Housing Process (PHP). When the capital subsidy programme was first introduced, project-linked and individual subsidies provided a maximum of R15,000 (about USD 2,150) per household for those with monthly incomes below R1,500. Eligible households were defined both by this income threshold and had to have dependents. Over time these amounts have been adjusted upwards.

The PHP and now the e-PHP offers greater scope for communities to manage the process and provide voluntary labour. This option emerged to respond to local community demands for a more empowering process; and was pioneered by women-led savings schemes (Baumann 2003; Khan and Pieterse 2006). However, there have been concerns that the PHP has been marginalized receiving only 3 per cent of the subsidy allocation (Baumann 2003: 9; Miraftab 2003).

While considerable numbers of houses have been constructed, there have been continuing concerns about the growing scale of need (Huchzermeyer 2003). By 2000, the eligible group had grown to 85.4 per cent of the population, reflecting continuing poverty and unemployment. The government revised the policy in response to these concerns with a new emphasis on the upgrading of informal settlements and a shift to the municipalities becoming major producers of housing (Department of Housing 2004). Although the new policy and programme was announced in 2004, little progress towards the upgrading of informal settlements followed, in part due to the lack of fit of this policy within traditional approaches to urban planning (Huchzermeyer 2009). By 2010, the difficulties were becoming more acute and informal settlement upgrading was taken up with greater intent in at least some municipalities; the government made a commitment to upgrade 400,000 dwellings by 2014 (Fieuw 2014).

Several limitations with the capital subsidy programme have emerged. Many of the subsidy investments have taken place on peripheral land far from economic opportunities, reinforcing the spatial and racial distortions of apartheid and entrenching poverty (Oldfield 2004; Pieterse 2006). Some families have moved away from these areas and created a new group of homeless people with no remaining subsidy entitlement (Zack and Charlton 2003). There have been concerns with the size of the unit (Miraftab 2003), as families had to downsize from informal shacks. While minimum house sizes have been introduced, this remains a problem. The initial design of project-linked subsidies assumed that communities would actively participate. However, developers sought exemption (to reduce the time taken in housing delivery) and in practice participation has been limited with residents unable to be included in decision-making (Miraftab 2003). Nevertheless, the PHP sub-programme has been associated with higher levels of satisfaction (Fieuw 2014). The newfound emphasis on informal settlement upgrading prevents the dislocation experienced by those who are shifted to new peripheral sites. And community initiatives are once more demonstrating the potential that women-led local organizing offers (Fieuw 2014).[8]

* * *

This chapter has explored the challenges that have to be addressed if greater gender inclusion in urban development is to be secured. The discussion has also considered how such challenges might be addressed by government programmes that are seeking to improve access to shelter, particularly for those living in informal settlements. Three findings emerge as being particularly important. First, that informal settlement upgrading that enables those living in the settlement to remain in their locations is likely to be important to securing gender inclusion. Women benefit particularly as they are more likely to work from home. Also important is that the social networks that help them manage are likely to remain in place. Relocation disputes these critical relations and is likely to reduce the likelihood of girls remaining in education. In situ redevelopment appears to be less inclusive than in situ upgrading as there is a risk that the most vulnerable households (more likely to be headed by women) will not be included, and the costs are likely to be higher, raising the costs of inclusion. Second, adequate access to infrastructure and services is a key both to their direct well-being and to reduce the burden associated with their reproductive role. Well-planned shelter improvements can make a considerable difference to women's lives. Third, one of the key ways in which women are excluded is through their low incomes. Savings groups help women address these needs through assisting them to accumulate the capital they need to participate, reducing their vulnerability to debt, and through strengthening their collective ability to manage finance. Savings schemes also help to secure public roles for women leaders. Greater emphasis on the contribution that women make has positive impacts on their legitimacy in taking on a public role, and is likely to raise the aspirations and confidence of girls and young women.

However, we should not be complacent and it is evident that such improvements are hard to achieve. Despite the literature on the scale and nature of gendered disadvantage, progress has been minimal and there is little indication that planning in India has taken this into account. While progress has been made in the examples given above, much remains to be done. Community organizations can address some problems but lack of income means that the highest quality of designs remain unaffordable. Inexperience in design and construction may also lead to problems. In addition there is a continuing need to ensure provision is diverse and provides for women (and men) in multiple circumstances. This very much points to the need to consider gender inclusive practices as work in progress. What is evident from the experiences that are discussed above is that the organizations of grass roots women have to be central to this process of learning.

NOTES

1. The term 'urban local bodies' refers to all constitutionally provided administrative units that provide infrastructure and municipal services in cities. See Nandi and Gamkhar (2013): 56.
2. See, for example, Women in Informal Employment: Globalizing and Organizing (WIEGO) and their inclusive cities programme (http://www.inclusivecities.org/, last accessed 21 April 2015) and the URM.im network's website (http://urb.im/, last accessed 21 April 2015) 'for just and inclusive cities'.
3. Chen (2014: 401) explains:

> Informal employment is a large and heterogeneous category. Many different types of employment belong under the broad umbrella "informal". This includes employment in informal enterprises as well as outside informal enterprises—in households or in formal enterprises. It also includes the self-employed and the wage employed…. It also includes a range of different occupations, for example domestic workers, home-based workers, street vendors and waste pickers.

4. The IHSDP is the Integrated Housing and Slum Development Programme which is implemented through the JNNURM in smaller towns and cities.
5. See http://www.thehindu.com/news/national/only-22-of-1517-housing-projects-completed-under-jnnurm-cag/article4146689.ece (last accessed 27 April 2015).
6. See http://rchi.scripts.mit.edu/r/?page_id=2002 (last accessed 10 January 2015).
7. In Pune, some of the women interviewed who had moved to the resettlement BSUP alleged that they had to be willing to provide sex in order to secure their entitlements.
8. See http://sasdialliance.org.za/launch-of-upgrading-at-flamingo-crescent-with-cape-town-mayor-patricia-de-lille/ (last accessed 21 April 2015) for a description of one such project.

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9

Reaching Basic Services to the Urban Poor with a Gender Lens

Experiences of the Self-Employed Women's Association

Mirai Chatterjee

India's growth and development has been fuelled by its large and growing informal economy. Ninety-three per cent of its workforce, or about 440 million workers, are informal, with no fixed employer–employee relationship. In fact, the bulk of the informal workforce is self-employed. The contribution of the informal economy to India's Gross Domestic Product (GDP) is at least 50 per cent. Despite being economically active, most informal workers do not have access to work security and social security, including basic services like healthcare, childcare, water and sanitation, insurance, and housing. Their lives centre on the quest for work and income and basic services, that will support their efforts to emerge from poverty and move towards self-reliance.

As India becomes increasingly urban, the size and importance of the informal economy is growing. A study on the size and nature of the informal economy showed that 77 per cent of the workforce in the city of Ahmedabad is informal (Rani and Unni 1999: 57). The urban informal workers include street vendors, home-based workers, construction workers, waste recyclers, domestic workers, head-loaders, cleaners, and others in the service sector. It also includes workers in small enterprises like food-processing units, foundries, and manufacturing like agarbatti or incense-stick rolling and garment sewing.

Among informal workers, women are the poorest and the most vulnerable. They work both within and outside the home, and the work they do is both paid and unpaid. They often are engaged in activities that male workers will not do, especially in low paid, piece-rated home-based production of goods. These include bidi, agarbatti , sorting through garbage heaps for recyclables, and working as domestic helps in people's homes. A recent study showed that women are mainly engaged in these trades and do not have access to basic services (IEMS 2014). They spend time and money to access these services, at a cost to their own health and well-being and that of their families.

The Self-Employed Women's Association (SEWA) is a national union of almost 2 million members in 13 states. Founded by Ela Bhatt, a lawyer and labour organizer, SEWA has grown into a national and international movement of informal women workers. It organizes women for self-reliance—both financial and in terms of decision-making and control. Full employment is the route that helps women to achieve their goal of self-reliance. Full employment includes work and income security, food security, and social security. SEWA has learned that social security must include at least healthcare, childcare, insurance, housing with water and sanitation, and pension. SEWA members often say that 'work security and social security are two sides of the same coin', and that they need these to emerge from poverty. Thus, provision of basic services is essential for informal women workers.

SEWA was born in the city of Ahmedabad in Gujarat, western India's second most vibrant business centre after Mumbai. Our earliest members were headloaders, street vendors, and home-based workers like bidi and agarbatti rollers. Today we have members in Ahmedabad, Surat, Vadodara, and Bhavnagar in Gujarat, constituting about 45 per cent of our total membership of 1 million in the state. SEWA also has urban members in Delhi, Bihar, Uttar Pradesh, Rajasthan, Madhya Pradesh, and Uttarakhand. As the majority of SEWA's urban members are from the city of Ahmedabad, and since we have the longest experience of providing basic services there, this chapter will focus on our work in this city only.

From its very inception, over four decades ago, SEWA members have been asking for basic services, without which, they explained, they could not emerge from poverty. Childcare and financial services, followed by healthcare, and housing with at least a tap and toilet in every home, were the services that they identified as priorities. They told us that only if they had these comprehensive services, and all simultaneously, could they ever hope to be self-reliant. In the early years, financial services were just not available for poor women. Gender, caste, and class biases resulted in the doors of nationalized banks remaining firmly shut to them. In fact, they were told that they were 'unbankable' and later, 'bad risk' for insurance. Similarly, when we asked for childcare, initially our policymakers told us to stay home and care for our children, advising that this was what mothers are supposed to do.

In a situation where policymakers and administrators did not work out programmes based on our needs and work lives, we had to invent our own services. Hence, SEWA Bank was set up as a women's cooperative with the share capital provided by our members, and the childcare centres according to parents' hours of work were developed by the workers themselves, some of whom offered to care for their colleagues' children for a small fee.

The case of healthcare was somewhat different, as the public health system was keen to work with us to reduce maternal, infant, and child mortality. But the services they had developed did not reach women, and some essential components of primary healthcare like health education, medicines, and referral care in hospitals were either absent or inadequate. Again, SEWA stepped in and filled the gaps with its own funds, with services tailored to women's needs.

We began small—whether financial services, childcare, or healthcare. However, as the services grew, we had to formalize by creating organizations that would serve larger numbers of women. We chose membership-based organizations like unions, cooperatives, and Self-Help Group (SHG) Federations to further develop and provide services in a sustainable way. The latter included both financial viability and decision-making and control by the users themselves, all women. In the case of housing and basic amenities like water and sanitation, we developed Community-Based Organizations (CBOs) with local women, and some men, on the executive committees to provide and maintain services. In fact, all the organizations providing basic services have democratically elected boards. The directors of these boards are informal women workers who are also the shareholders, and thus owners, users, and managers of their own organizations. This not only inherently creates ownership, but also ensures that all services and products are appropriate and affordable to women and their families. In fact, one of the key issues that women face is that the services are not developed keeping their needs, and living and working conditions in the centre of all efforts. So banking services take literacy and numeracy as a given, hours of primary healthcare centres are arranged according to the doctors' and nurses' convenience and not the workers', and childcare centres which are part of the Integrated Child Development Scheme (ICDS) are not run according to the hours of work of the working poor, especially women.

SEWA, led by the women workers on its boards, organized the services at women's doorsteps, according to their life cycle needs, affordability, and suitability. Systems were developed to take care of those SEWA sisters who could not sign their name on their bank account, childcare was organized for the full working day and healthcare was taken to women's doorsteps, with health education sessions and diagnostic camps at times that were suitable to them. In this chapter, the experiences and impact of three basic services—childcare, healthcare, and housing with basic amenities—will be described, along with some of the lessons learned.

SANGINI CHILDCARE WORKERS COOPERATIVE

As mentioned above, SEWA members in Ahmedabad repeatedly told us that they needed childcare for a number of reasons. First, they dreamed of a better future for their children. Second, they could go out to work with peace of mind, and earn to bring better food and other essentials into the home. They also wanted their older children to be relieved of childcare responsibilities and go to school. At first, women pooled together their modest earnings, all contributed a fistful of foodgrains and one of them offered her small house as a childcare centre. Slowly, our centres grew in number and in the range of services offered. Then the women formed their own childcare cooperative called Sangini, where mothers and the childcare teachers—all informal women workers—contributed to the share capital.

Today Sangini runs 19 full-day centres in Ahmedabad with about 35 young children in each (see Box 9.1). A third of them are under two years of age, and require special care. They are looked after by two women, trained by SEWA, who provide two nutritious meals, weigh the children, and monitor their progress, ensuring that no child is malnourished, link with the municipal health services for immunization and other health services, and undertake early childhood educational activities. Children from all castes, religions, and communities meet daily in their centres, pray, play, and eat together, and celebrate all festivals and public holidays.

Their parents meet at the centre regularly—mothers every month and fathers every quarter—to learn of their children's progress, about health and nutrition and child development overall. The parents are also engaged in discussions on gender equality, the importance of sharing in household work, sending their daughters to school and that prenatal sex determination is both illegal and perpetuates gender discrimination and injustice. Further, they contribute to the running costs of the centres in cash and kind, and also elicit contributions from local grocers, merchants, and well-wishers.

The teachers at each centre ensure that at the age of six, all children go to primary school. These centres have been documented by the government for restructuring the ICDS, with a fuller set of services, especially early childhood education. Recently, the Ethiopian government decided to adapt the services of Sangini and pilot centres have been set up in Addis Ababa.

IMPACT AND LESSONS LEARNED

Two recent studies by independent researchers point to the impact of Sangini cooperative's childcare services. One of these noted that '[t]here is a remarkable development of social skills, confidence levels and ability to grasp new learnings and communicate among the children …' (ASK 2011: 15), 64 per cent of the mothers reported increase in number of working days due to childcare and 68 per cent reported increase in income due to childcare (ASK 2011: 17).

Box 9.1 Sangini Childcare Cooperative's Outreach and Activities

Sangini Childcare Cooperative's Outreach

Number of centres 19
Number of children 597
Number of children (0–2 years) 201
Number of trained centre teachers 51

Activities of the childcare centres

- Healthcare: immunization, regular check-ups, counselling when needed
- Nutrition: two fresh meals, growth monitoring
- Early Childhood Education: alphabets, numbers, games, plays, songs, festival celebration
- Parents' meetings: monthly with mothers, quarterly with fathers
- Graduation ceremony for children going off to primary schools
- Children's fairs and exhibitions, picnics, visits to places of interest (zoo, gardens)
- Capacity building of the centre teachers

The second study by the Gujarat Institute of Development Research (GIDR) found that

> the centres freed them (women) from childcare responsibilities for several hours during the day and enabled them to pursue economic activities without having to worry about their children's safety and care. The children were found to be happy and healthy during our visits. The children enjoyed education imparted by the teachers, physical training and games and playing with toys. Mothers reported that the children learned good hygienic practices, discipline and became more active. (Visaria and Mishra 2013: iv)

Our own in-house studies and observations have also led us to believe that childcare is an essential service that also helps in poverty reduction. Some of the lessons we have learned are outlined here.

1. Early childhood care and development is an essential service for children of the working poor in our towns and cities, and needs to be organized according to the hours of work of the working poor, especially women. The location of the services is also a key and should be according to the needs of the local people.
2. Childcare is a key support to women's work and empowerment, as mothers can go out to work with peace of mind, enhance their earnings significantly, open their own bank accounts, and obtain access to other essential services required for daily life.
3. Older siblings, and especially girls, go to school when released from childcare responsibilities. In fact, if there is one key intervention to support girls education it should be full-day childcare.
4. When childcare and children's holistic development is organized, there is significant improvement in nutrition, health, and cognitive abilities. Young children begin to experience the joy of learning.
5. Childcare is best provided by local women, themselves informal workers, who obtain training and other capacity-building inputs.
6. Childcare is an investment not only in the young children, but in their families too. It has several important and synergistic effects, all of which lead to poverty reduction among the urban poor.
7. Early childhood care knits communities together, encourages local contributions and support, and inculcates a sense that children are our collective responsibility, and all must contribute. Early childhood care is an activity that community members, in addition to parents, are willing to support, including with financial contributions. This helps to make the service at least partially sustainable, and not wholly dependent on the government's ICDS for childcare.
8. When young children are taken care of well and holistically, their parents, especially fathers, are more willing to take responsibility for their children, and are ready to learn about child development and new ideas to which they were not exposed to earlier. They also are willing to challenge gender roles and stereotypes within the home, and support their womenfolk in the struggle for gender justice.

LOK SWASTHYA SEWA HEALTH COOPERATIVE

Soon after SEWA set up childcare, women demanded that their health needs also be addressed, explaining that 'our bodies are our only assets'. We began with 'Know Your Body' health education sessions, as we found that there was very little understanding about the body and how to stay healthy, what to eat, and simple do's and don'ts. Further, this information was shared through the gender lens, emphasizing gender equality, and taking up the issue of women's health check-ups, including gynecological examinations and pap smears. We also took up issues such as pre-natal sex determination, and reproductive rights in a gender equality framework.

As women workers, occupational health and safety—or lack of services to address these—came up in our discussions on health, and we joined hands with technical organizations like the National Institute of Design (NID) and National Institute of Occupational Health (NIOH), fortunately located in Ahmedabad, to conduct studies on their health problems and possible solutions. One of our findings was that machines and equipments are not made according to Indian women's anthropometry. The sewing machines our members worked on were designed keeping male tailors in mind. We were able to share this information with the sewing machine companies, who then changed their models to suit our members. They also offered us discounted rates for the machines and SEWA Bank stepped in to offer loans for purchase of the new machines.

One of our observations was that the cost of medicines was adding to the already considerable health expenditure of our members. Women told us that as a result, they hardly went to the doctor or took medicines, unless it was an emergency. However, they continued to spend for their children and spouses. We addressed this issue by running low-cost, generic medicine shops in Ahmedabad—first a small one in our own premises, and now two around-the-clock shops outside large public hospitals. The shops are run by women and serve the general public, mostly low-income patients. Every year, Rs 45 million worth of medicines are sold and, importantly, hundreds of Ahmedabad's citizens obtain low-cost, life-saving medicines every day.

In addition, till recently, we sold primary healthcare medicines door-to-door to women and their families, and since the government is now providing these free of cost, women are selling Lok Swasthya's own brand of Ayurvedic medicines and personal care products. These are licenced by the government, and at a rate that is affordable to our members. We are also providing anti-tuberculosis medicines provided by the government, free of cost, to local people. Under the Direct Observed Short-Course Treatment (DOTS), health workers of Lok Swasthya not only provide door-to-door medicines, but also ensure that the patient actually takes them in her presence. Further, to address the gender gap in tuberculosis control—the fact that girls and women hide their symptoms due to the stigma attached—Lok Swasthya's health workers have been organizing special health education sessions with the girls and women, slowly building up rapport and keeping their confidence (see Box 9.2).

Finally, Lok Swasthya works with the Ahmedabad Municipal Corporation (AMC) to ensure that health services actually reach women and their families in low-income neighbourhoods. This is done in a number of ways, including mobilizing women and children for the health check-up and immunization day called Mamta Diwas. It also includes offering our childcare centres as focal points for information and services (see Box 9.2).

IMPACT AND LESSONS LEARNED

The most recent study of Lok Swasthya's health services showed that health education was well-received by women, and especially their daughters, when organized near their homes. The study found that 'the young girls who attended the health programme were happy with it. It provided them space to discuss issues concerning their health, careers and providing a common space to interact…' Further, a majority of women said that they believed in gender equality in matters of food, education, health, and other facilities, and asserted that violence against women was wrong (Visaria and Mishra 2013: iii).

Regular monitoring and study of Lok Swasthya's tuberculosis prevention and control services shows a cure rate of 89 per cent, above the WHO standard, and defaulter rates are low. This is largely because of the house-to-house, decentralized approach in providing services, and by local women workers.

Some of the lessons learned through almost 25 years of Lok Swasthya's experiences are outlined below.

1. Urban healthcare has hitherto been neglected by policymakers and planners, with little investment in infrastructure and services. AMC is somewhat of a trailblazer in this respect, but the services still are not according to working people's hours of work. Geographic location continues to be an issue, though the AMC has set up a network of Urban Health Centres in every ward.
2. Local women are effective providers of primary healthcare, provided they get appropriate training and ongoing support, especially with referral care in hospitals. They can be strong health educators and can communicate information on various schemes and entitlements efficiently, and with commitment. At least 80 per cent of primary healthcare, especially preventive care and health education and awareness, should be entrusted to local women. They will not only serve their own communities with dedication,

BOX 9.2 Outreach of Lok Swasthya SEWA Health Cooperative (2014)

Number of women and girls reached by health education: 62,436

Number of referrals: 673

Number of tuberculosis patients cured: 133

Sale of low cost medicines (Rupees) including Ayurvedic medicines: Rs 45 million

Occupational health equipment provided: 148 Chairs and 300 Sugarcane cutters

Number of women insured with VimoSEWA (SEWA's insurance cooperative): 97,302 (Premium of over Rs 20 million) but also in a manner that promotes inclusion and gender equality.

3. Low-cost medicines should be made available to all, and preferably close to where they live and work and outside large hospitals. This endeavour should be handed over to women's organizations, SHGs, and local organizations so that services reach in a transparent and efficient way.
4. Low-cost local information centres, such as the Gender Resource Centres set up by the Delhi government, can serve as focal points for providing health education, information on government schemes and services, hand-holding to fill in forms and obtain access to services, and to form linkages with government and private service providers. These can also serve as points of integration and convergence for various services that are the social determinants of health, like water and sanitation, early childhood care and skill-building.

VIKASINI MAHAMANDAL

Along with sickness, SEWA Bank found that housing was a major reason for taking loans. It was either to repair a leaking roof, build a toilet, or get proper flooring for their homes. Further, women repeatedly told us '[o]ur homes are our workplaces'. These were not just roofs over their heads, but also served as workspaces for bidi rollers, kite makers, garment workers, and other home-based workers. They were also storage spaces for tools or goods like fruit and vegetables. Without proper homes, including water and sanitation, not only did their health suffer but also conducting their livelihoods and storing their products was impossible. For all these reasons then, SEWA promoted the Mahila Housing SEWA Trust (MHT) in 1994. Through technical and financial support via loans, MHT began working on issues of housing, water, and sanitation with, for, and by women. It helped women get loans for housing and in their own name or joint name with husbands, thereby contributing to asset-building for women.

One of the major programmes of MHT has been collaboration with AMC, and later on similar lines with the Surat Municipal Corporation (SMC), to provide water and sanitation to women and their families. This partnership called Parivartan or Change involved contributions from local women in low-income neighbourhoods, mobilization and linkages with the AMC and SMC by MHT, while pipes and other hardware were installed by the AMC and SMC. Seven services including individual water connection, toilets, sewerage connection, storm-water drainage, paving and landscaping, street-lighting, and waste collection were provided as part of Parivartan. Since its initiation in 1995, 26,221 households in Ahmedabad and 25,047 in Surat have got these basic services.

All of the above, and especially mobilizing each household in various neighbourhoods or *chaali*s to join Parivartan, was undertaken by women leaders, who later called themselves *Vikasini*s or literally 'women bringing in development'. Vikasinis formed their own CBOs locally and now have loosely federated 192 CBOs in a *Vikasini Mahamandal*. With the hardware installed and the water flowing in taps, they are now focusing on maintenance, encouraging women in other areas to avail of such services, motivating new Vikasinis and bringing their own issues on livelihood, health, early childhood, and financial services to the attention of AMC and SMC officials. In addition, they conducted community surveys and monitored basic services, ensuring transparency and accountability of both government and private providers. In many neighbourhoods, they have organized garbage collection, and earn from cleaning and greening their areas. The Parivartan model of urban renewal, led by women, has been replicated in other parts of India and south-east Asia.

Their new-found knowledge, skills, and confidence has led Vikasinis to take up issues of gender equality and rights, like ensuring their girls stay in school, organizing rallies against pre-natal sex determination and against domestic violence. Some of them have been elected to the local health committee of the AMC and are actively providing services like insurance, as part-time insurance promoters for VimoSEWA, the insurance cooperative of the SEWA movement.

IMPACT AND LESSONS LEARNED

An impact study was conducted some years ago on how provision of basic services like water and sanitation affected the lives of poor working women and their families. We learned that there were a number of important effects. First, the number of hours of work increased, as they no longer had to wait in long lines for water and to use toilets. Kankuben Patni of Sinheshwarinagar, one of the earliest sites for Parivartan, explained:

> Before we got water at home in Sinheshwarinagar, I could reach the wholesale market only at 8 in the morning, when all the good quality vegetables would already be sold. Now I reach at 6, get fresh vegetables, which fetch a better price. The availability of water enables me to spend two hours more for vending, my income has increased by Rs 20 per day on an average. Earlier, during the monsoon season, Sinheshwarinagar would get water-logged, preventing us from going to sell vegetables till the water receded, which might sometimes take as long as two days. Now even with 20 inches of rain in a day, it drains off within an hour. Earlier, when I brought my wholesale stock home, I had to park the auto rickshaw at the entrance of our lane and carry everything, from the front of Sinheshwarinagar to my house, now with paved roads, I park the auto right at my doorstep and save precious time and energy. (Visaria and Mishra 2013: iii)

Health and hygiene also improved significantly. Women reported that they were able to bathe—96 per cent said they could bathe daily as opposed to 74 per cent before the Parivartan services were in place (SEWA Academy 2002: 25). In addition, comparisons of bathing in areas with Parivartan's services and those without showed that only 50 per cent of women bathed daily in the latter, as opposed to 100 per cent in the former (SEWA Academy 2002: 29). Further, the incidence of common illnesses reduced by half, especially water-borne diseases (SEWA Academy 2002: 31).

Provision of water and sanitation also had a positive effect on school-going, with an increase in children attending school, since they no longer had to stand in water lines, and their mothers too had the time to get them bathed and ready for school (SEWA Academy 2002: 30). Still other effects were that women could relieve themselves without fear for their security, and marriage prospects also improved, as Raziaben Pathan of Babalablabinagar, Ahmedabad, explains:

> When I was carrying my second child, and was five months pregnant, I contracted diarrhoea and had to go to the river bed alone, late at night. Some men hiding in the bushes nearby tried to molest me and I had to run down to my house. I got acute pain and had to be admitted to hospital immediately. Fortunately though, my child was saved. I sent my teenage daughter to live with our relatives in our native village, as I knew that we would be unable to get a suitable bridegroom for her if she stayed on at Babalablabinagar, where women had no privacy, dignity, and respect. Thanks to Parivartan, my daughter has rejoined us now, and the prospect of her marriage has improved. (SEWA Academy 2002: 20–1)

Some of the lessons learned from Parivartan and more generally from our work on water and sanitation are outlined here.

1. In situ upgradation of urban neighbourhoods can be led by local women, and in a gender appropriate way. They address the sanitation and privacy needs of women and their families better than others, as they live in and understand their own communities, especially women whom they serve.
2. Women are ready to take loans and contribute to provision of water and sanitation in their own and their neighbours' homes. They contributed Rs 420 million in Ahmedabad city alone, in addition to their time and insights. They also then take loans or save for home improvements, leading to overall upgradation of urban neighbourhoods.
3. Municipal corporations are ready to develop partnerships for urban development when women are organized into their own organizations. It facilitates provision of basic services, helps them collect taxes, and to develop rapport with the local people. This then slowly builds trust in local bodies like municipal corporations, and other activities like health and early childhood care can also be taken up.
4. When women take the lead in housing and provision of basic amenities like water and sanitation, and when the services actually reach, husbands are ready to put houses in joint names and often in women's name only. Thus, asset-building in women's name takes place, and significant changes in the gender balance within families and communities begin to take place.

REACHING URBAN SERVICES TO THE POOR WITH A GENDER LENS—THE CHALLENGES

Reaching urban services to the poor in our towns and cities is full of challenges. One of the biggest of these is the lack of investment. Till recently, both childcare and healthcare in urban areas were not priorities. In the last three years, there has been more discussion and recognition of the critical role of early childhood care and education. Consequently, there have been some changes in the ICDS programme and in investments. As far as healthcare is concerned, the lack of attention to it is a major gap. In fact, while a National Urban Health Mission (NUHM) had been mooted several years ago, it was only accepted by the government in 2014. Similarly, water and sanitation has been a priority for many years now, finding prominent mention in the Five Year Plans. However, implementation of all of these basic services—childcare, healthcare, and water and sanitation continues to be challenging. There are many reasons for this.

The first reason is the low investment in basic services. Public health expenditure is only 1.1 per cent of GDP in India, with the expenditure on urban health being both recent and still inadequate. The same is true for early childhood care and water and sanitation. Some of the states in India are able to add on to central government allocations for services, while others, typically the poorer states, are not able to do so. It is the towns and cities in these very states that need more investment.

Second, the services themselves, as has been mentioned earlier, are not designed and developed keeping the ground realities in mind. Location of service centres, their timings and the services themselves still have a long way to go. For example, till recently, the ICDS had not included pre-school education in its basket of services, although parents wanted this, and child development experts had been recommending this for years. Similarly, in water and sanitation programmes with toilet construction, poor women are expected to pay out for initial costs. As they do not have the money readily available, and there is no access to loans for most of them, they do not avail of the programme. If systems and mechanisms are inappropriate, then there will be little demand for these from people, even though the need for these is very great, as we have seen from Raziaben's example.

Third, it is very hard for people, especially poor women, to access services. They are not informed about these, they lack the information and their lives are such that they have little time or energy to access these. Further, there is little outreach on the part of the government services, in terms of extension workers actually going door-to-door or organizing small and large area meetings to disseminate information and undertake enrolment. Finally, there is the repeated visits to service centres, not having your voice heard and nowhere to take grievances that result in the urban poor to give up.

Fourth, instead of getting local people, especially women, to provide the services, the government continues to hire those from elsewhere who have little commitment to ensuring that the services reach. The 'outsiders' often come and go at times that suit them and don't arrange their visits at timings that fit with the lives of poor, urban women. Sometimes bribes are demanded for services, and especially for cash entitlements.

Fifth, the cost of obtaining services, even if they are free, is high. Women have to pay for transport and then wait in line, at the cost of their daily wages or income. Then there are outgoings, mainly medicines and diagnostic tests, in the case of healthcare, as these are not available or have to be paid for with their scarce resources.

There are several other barriers, and these may differ from city to city or according to the state. The question is how to chart a road to basic services, and with a gender lens, as the continuing lack of these is keeping people in poverty and prone to exploitation via high cost services.

Reaching Urban Basic Services with a Gender Lens—some suggestions for the way forward:

1. Support and encourage the organizing or mobilizing of local people into their own groups or CBOs like cooperatives, unions, and SHG federations. This is the first and most important step. It is very difficult for the poor to obtain access to basic services on their own. This is especially true for women who face discrimination at every step and do not have the information they need to demand services, negotiate a maze of procedures, and obtain the entitlements and services which are due to them.
2. Choose local women as the front line workers for the basic services. They have proved themselves time and again, and across the country. They are generally more inclusive, and with support and training, develop and provide services in a gender-sensitive and appropriate manner. Provision of basic services by local women can also provide employment or at least partial employment and income to large numbers of women in our towns and cities, contributing to their economic empowerment. It also provides them work with dignity and respect, and strengthens their efforts to take leadership in their own neighbourhoods.
3. Support sustainability of CBOs with transparent functioning and a track record of financial probity, especially those that are striving to be financially viable, have already contributed their own resources, collected other women's and community contributions. The government could support such CBOs

with matching funds or at least serve as an enabler and negotiator for resources to such organizations.

4. Entrust the provision of basic services to local organizations, preferably those that are women-led, as they ensure that services reach in an efficient, low-cost, and transparent manner. This also helps such organizations to grow and it strengthens local leadership, especially of women. Provision of local services by women slowly alters the gender imbalances within families and communities, leading to greater equality. It certainly leads to empowerment of local women, as they now have new knowledge and skills, their leadership develops and they become respected leaders of their communities.
5. Partnerships are key—with government, private providers, and technical agencies. Each partner brings its strengths to the collaboration, and talent is pooled. Government and private providers gain greater understanding of local communities, their needs, their hopes, and aspirations. Local people gain greater knowledge of the outside world, how systems work and whom to approach and how. These new learnings can then become 'win-win' for all concerned, enabling implementation of the basic services.
6. Greater investments in basic services by the local self-government, states, and centre are required. Communities are ready to contribute, if a relationship based on trust is developed. Civil society organizations can help develop trust and help local communities forge partnerships which are transparent and effective in providing the basic services needed by all, but especially by women, and in a manner that promotes gender equality.

Reaching basic services to India's urban citizens has taken centre-stage in recent elections, both at the national and state level. The people of India, especially more vocal and visible urban citizens are demanding transparency and efficiency in basic services. Women have been actively organizing for this. They have voiced their demands for basic services like water, toilets, healthcare, and childcare and in a manner that promotes equality and their physical security.

At SEWA, these demands have been voiced by our members for over four decades now. In the absence of these services, they innovated and invented their own—financial services, healthcare, and childcare. They developed new ways of working, creative approaches to solving water and sanitation issues, and joining of hands with those willing to work together, including government and the private sector. We have seen time and again, that when women take the lead, especially the poorest engaged in the informal economy, they are able to transform their own lives, that of their families and communities, and in an inclusive and equitable manner. In the process, they are empowered—economically and socially—and the change is seen in greater gender equality and challenging of stereotypes within their homes and communities. Slowly, this can develop into a powerful force for social change. Though we still have a long way to go, this is what we have experienced in the SEWA movement over the last forty years.

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10

Malaysian Women in the Workforce and Poverty Eradication

Economic Growth with Equity

Shanthi Thambiah

In this chapter I wish to share Malaysia's experience in its attempt to attain growth with equity. I will show how women contributed to and benefited from economic growth. The growth and structural transformation of the Malaysian economy had widespread implications on the growth of employment opportunities as well as in the reduction of poverty. Sustained economic growth, in which poor women and men participate directly, as both agents and beneficiaries of that growth, is essential for reducing poverty. Employment is a critical avenue towards achieving pro-poor growth. Productive employment and decent work are the main routes out of poverty. Increasing the employability of poor people through education and skills development, especially for women and youth, unlocks their potential to contribute to the growth.

During the last couple of decades the international poverty agenda was dominated by arguments about the ways in which growth can and does lead to poverty reduction (Baulch 1996). As the 1990s progressed, we saw a major emphasis on labour-intensive, market-led growth as a pro-poor strategy for combining efficiency and equity concerns with social investment in education playing a critical role in poverty eradication (Eastwood and Lipton 2002; Sen 1999). Malaysia employed this strategy and has seen impressive results in poverty eradication. However, there has been criticism in this approach as a universal prescription for pro-poor growth (Baulch and Grant 1999; Demery and Walton 1997) and the critics suggest that the initial levels of economic inequality within countries are likely to determine the extent to which growth has pro-poor implications (Perry et al. 2006).

In addition, education and employment has often been described (Tarabini 2010) as the most important link between economic growth and poverty reduction. Providing income earning opportunities through wage employment or self-employment for poor women is crucial to raising incomes and overcome poverty. However, currently women across the developing world enjoy limited access to fair and decent work compared to men.

Two main arguments are presented in current debates on women and economic empowerment. The right-based argument focuses on increasing women's job opportunities and their freedom to work in security and dignity. The economic argument emphasizes women's economic capacities and potential contribution to the economic growth. The economic argument draws on the fact that women tend to reinvest their income in improved nutrition, health, and education for household members, thus increasing living standards and reducing the non-income aspect of poverty in the long term (Doepke and Tertilt 2014; Duflo 2011; Rai 2013).

The Decent Work agenda of the International Labour Organization (ILO) supports both the arguments in combination in the poverty reduction agenda with the fundamental right to work in freedom through four pillars: Opportunities, Rights, Protection, and Voice. Gender discrimination in the labour market has a significant cost. For Asia it has been estimated that gender discrimination costs up to USD 80 billion a year due to restriction on women's labour market participation and access to schooling (UNESCAP 2007). This chapter combines the rights-based argument and the economic argument as fundamental not just for increasing women's employment but also in addressing poverty.

The chapter will first discuss the structural changes in the Malaysian economy and secondly will look into how women are agents of the growth and development experienced by Malaysia during the New Economic Period (1970–90) and beyond. Following that, poverty eradication efforts of the government will be discussed. Current challenges and areas of concern in female labour force participation will be presented and why Malaysia continues to be concerned about female labour force participation rates will be discussed before concluding the chapter.

STRUCTURAL CHANGES IN THE ECONOMY AND ITS IMPLICATIONS FOR FEMALE LABOUR FORCE PARTICIPATION AND POVERTY ERADICATION

The Malaysian economy has sustained high levels of growth and has recorded meaningful degrees of structural transformation. The Malaysian state's engagement in a vast social engineering project under the New Economic Policy (NEP), officially promulgated in 1971, had poverty eradication as one of its critical objectives. This was integrated into a series of economic plans long before development planning in poor countries were required to incorporate poverty reduction strategies. The state implemented economic development and poverty reduction as a national project that was anchored on the discourses of 'national unity'. It also pursued economic growth with social distribution (Teik and Jin 2012).

Structural changes in the Malaysian economy saw women who gained access to education migrating from rural to urban areas contributing to the decline of female labour in the agriculture and mining sectors (Morris 1999). This migration can be linked to the New Economic Policy which was an affirmative action policy that gave the rural poor better access to education and employment (Abdullah 1997). A majority of these women had primary to lower secondary level education that made the move to manufacturing possible, even though this shift provided wage employment to these women yet there has been little or no social and class mobility. There was also a strong link between export-oriented industrialization and women's entry into the labour force (Ariffin, Horton, and Sedlacek 1996; Kaur 1999, 2000; Ng, Mohamed, and beng hui 2006; Noor 1999; Ong 1987; Pearson 2002). Numerous studies on women in Malaysia have shown an improvement in women's socio-economic status with economic progress (Hong 1983; Husna 1994; Ng Cecilia and Chee Heng Leng 1999). With economic progress came rural development which reduced poverty generally. Emerging as a key economic sector, manufacturing became the largest employer of women. The changes in female employment followed the structural changes in the economy. This shift happened as a consequence of emphasis being placed on greater industrialization compared to agriculture. In 1970, women constituted 66.8 per cent of those employed in the agricultural sector; by 1985, it had fallen to 33.7 per cent, and by 2000 it was only 14.8 per cent. However, women's involvement in production and transport, and as equipment operators and labourers, raised from 10.4 per cent in 1970 to 17.7 per cent in 1985 before growing further to 26.5 per cent in 1995 and then declining to 22.6 per cent in 2000 (Labour Force Survey Report of 1970, 1985, 1995, 2000). Meanwhile, the percentage of women as service workers has been gradually increasing over the same period. Malaysia, which heavily depended on agriculture in the period after independence till the 1960s, shifted its focus to industry and services. With the decline in agriculture's share of the economy and the increase in manufacturing's share, we begin to experience a move of women's employment from agriculture into manufacturing (Thambiah 2010). There was also a strong link between export-oriented industrialization and women's entry into the labour force.

The employment share in the primary sector decreased from 53.5 per cent to 12 per cent from the 1970s to 2008 while that of the industrial and services sector increased from 14.0 per cent and 32.5 per cent to 28.8 per cent and 52.2 per cent respectively over a 38-year period (Ragayah 2014). The growth rates of employment in agriculture and the non-agriculture sectors from the 1970s to 2000s are shown in Table 10.1.

TABLE 10.1 Average Annual Growth Rates of Employment in Agriculture and Non-Agriculture Sector

Period	Agriculture (%)		Non-agriculture (%)	
	Male	Female	Male	Female
1975–1980	–1.6	–2.1	4.6	6.1
1980–1990	1.4	–0.5	3.8	6.4
1990–2002	–1.6	–4.4	4.3	4.7

Source: Adapted from Malaysia, MDG, UNDP (2005).

The nature of women's employment has kept up with the expansion and the changes in the economy. It suggests that the expansion of the economy is also the result of the changes in women's employment and their involvement in sectors that were the main contributors to the Gross Domestic Product (GDP) of the country. It clearly shows the significant contribution of women to the sectors that were growing. From being predominantly a rural agricultural society in 1970, Malaysia has since moved into being an industrial society with sustained albeit variable economic growth (Thambiah 2010). Average growth rate of real GDP was around 5 to 7 per cent over the last four decades as shown in Table 10.2.

TABLE 10.2 Annual Growth Rates of GDP, Malaysia Five Year Plan Periods

Five Year Plan	Average annual growth rate of real GDP (%)
1st 1966–70	5.4
2nd 1971–5	7.1
3rd 1976–80	8.6
4th 1981–5	5.1
5th 1986–90	6.7
6th 1991–5	8.7
7th 1996–2000	4.9
8th 2001–5	4.5
9th 2006–10	6.0

Source: Hendersonet et al. 2002; adapted from Malaysia MDG, UNDP 2005; Ragayah Mat Zin 2014.

Global capital's demand for cheap female labour was met by the government's call for women to be integrated in the development process. The Sixth Malaysia Plan (1991–5), for the first time in planning history, included a standalone chapter entitled 'Women in Development'. As the Malaysian economy grew by the government's industrialization programme and due to changes that were taking place in the global economy, a great emphasis was put on manufacturing. With that, the demand for women's labour increased considerably in this sector (Thambiah 2010; UNDP 2005). Women's labour has become a significant component of the Malaysian economy. Export-led industrialization as a key development strategy of the late 1970s and 1980s brought a wave of women workers into the labour force. As a result the participation rate of women in the labour force increased from 37.2 per cent in 1970 to 47.8 per cent in 1990. Women's participation in the labour force has remained more or less constant since the 1990s. The female labour force participation rate has climbed to 52.4 per cent in 2013 and having breached the 50 per cent mark that was not in sight for nearly four decades shows that the investment in female education is finally bearing results (see Table 10.3).

TABLE 10.3 Labour Force Participation Rate by Gender, 1975–2011, Malaysia

Gender	1970	1975*	1980	1990	2000	2004	2008	2011	2013
Male	79.3	86	85.9	85.3	83.1	80.9	79.0	79.8	80.7
Female	37.2	47.3	44.1	47.8	47.2	47.3	45.7	47.9	52.4

Source: Labour Force Survey Report (1970, 1975, 1980, 1990, 2000, 2004, 2008, 2011, 2013); Malaysia, Department of Statistics, (2014).
Note: *Data for 1975 are for Peninsular Malaysia.

The Malaysian government invested heavily in education and it was given high importance in the NEP strategy to attain social goals and equalize opportunities. Faaland Jack, and Saniman (2003: 59) showed that education was important for the rural population and for the urban unskilled Malays and this could be seen in the government's increased spending on education which saw rising enrolment in secondary school. Compulsory free education in Malaysia spans a period of 11 years and comprises both primary and secondary education. In addition, special efforts were directed towards increasing the level of education among the poor and among women (Bhalla and Kharas 1992: 72). The main beneficiaries were Malay women as education enabled them to work in the modern sector (Ragayah 2014: 25–6).

With the rise in employment opportunities, the unemployment rate contracted from 7.4 per cent in 1970 to 2.8 per cent in 1995 but has since risen to 3.3 per cent by 2008 (Ragayah 2014). In 2013 the male unemployment rate was 2.9 per cent and for females it was 3.4 per cent (Departmenrt of Statistics, Malaysia 2013). In creating greater employment opportunities, Malaysia's development strategy played a critical role in poverty eradication (Bhalla and Kharas 1992, cited in Ragayah 2014: 26).

WOMEN AS AGENTS OF GROWTH AND DEVELOPMENT AND NOT MERE RECIPIENTS OF DEVELOPMENT

The structural changes in the economy and the change in the nature of women's employment positively contributed to the economic growth of the country. Malaysia achieved record levels of growth based largely on the labour of women workers in the export industries. Women workers dominated the export sectors. For example in 1993, women accounted for 71.3 per cent of the workforce in the manufacturing of electrical machinery (see ILO 1999: Table 6.9). Alexander (1999: 31) points out that it was women's cheap labour that gave Southeast Asia's export industries a 'competitive edge' in the global market (Wee 1999). As Malaysian women moved into growth sectors of the economy, government development programmes started to mention women as recipients of the development. The distributional effect of such a move was emphasized as fulfilling the distributional objectives of the NEP, that is, the move of the Malays from agricultural activities to non-agricultural activities. However, women were not merely recipients of development but also the agents of growth and development (Thambiah 2010).

POVERTY ERADICATION STRATEGIES

Malaysia has achieved exceptional progress in poverty eradication since the implementation of the NEP. The NEP was a pro-poor policy and as such Malaysia may have adopted an inclusive growth perspective in the country's economic and social development since the early 1970s. To reduce poverty the government focused on increasing employment opportunities and raising income levels. The absorption of the increasingly educated rural labour into the higher income occupations in the urban industrial and service sectors was the most important path to reduce poverty. Employment increased as considerable employment opportunities were created through labour-intensive industrialization, especially in electronics and textiles (Zainal 2001: 88, cited in Ragayah 2014: 27).

According to Bhalla and Kharas (1992: 80), by 1987, 87 per cent of Malay women's incomes came from the formal wage-earning sector due to an increase in their labour force participation rate as a result of the structural shift from being self-employed in low productivity agricultural occupations to higher paying formal wage-earning jobs provided by the export-oriented labour-intensive manufacturing sector (cited in Ragayah 2014: 26). The outcome of this shift was the rise in the share of wages in household income and it was the fastest growing among the low-income groups in the urban areas, and thus the incidence of poverty in urban areas dropped. Income remittance to rural households from family members who migrated to urban areas played a noteworthy role in mitigating inequality and poverty incidence. It was the capacity of the rural labour force to take up jobs in the modern sector and the ensuing remittance that assisted in the reduction of poverty and enhanced the distribution of income in the rural areas, in spite of a number of rural development programmes that had unintentionally increased income inequality (Ragayah 2014: 27).

The outcome of the investment in education resulted in increased employment, and also through direct poverty eradication programmes the entire country saw the poverty incidence declined from 52.4 per cent to 5.1 per cent in the period between 1970 and 2002 (Ragayah 2014). Besides investment in education and its implication in poverty reduction, the strategies devised in Malaysia to mitigate poverty took on several important fronts. A combination of sustained welfarism and a drive towards creating autonomous livelihoods were included in the strategy. Thus, new programmes were introduced in order to take care of the vulnerable and the following sectors were given high priority: advancing the agricultural sector, strengthening the small and medium enterprises, improving welfare of students, strengthening pre-school education, improving literacy and numeracy, creating quality schools, increasing home ownership, expanding public health facilities, enhancing social safety nets, improving retirement scheme, and the implementation of microfinance schemes. The government remains committed to transmitting support and welfare to the poor and vulnerable. Special programmes are being undertaken to address poverty on a sustainable basis, especially in terms of providing income generating opportunities, such as through agro projects and microfinance. Since the face of poverty is no longer purely a rural phenomenon, specific interventions targeting the urban poor, such as through microcredit schemes, have also been implemented. At the local level, community colleges assumed a greater role in implementing retraining and skills-upgrading programmes (Abidin and Rasiah 2009).

The decline in the incidence of poverty can also be attributed to strong institutional and budgetary support at the federal, state, and local levels. Between a quarter and one-third of the development expenditure in the second to sixth Malaysia Plan were allocated to poverty eradication. However, the share allocated under the Ninth Malaysia Plan plunged reflecting massive reduction in poverty incidence to just 4.4 per cent in 2004 (Ragayah 2014: 37). Despite an increase in population by nearly three times since 1970, there are fewer people living in poverty than there were four decades ago. While almost half of the population was in poverty in 1970, the poverty rate has since dropped dramatically to 1.7 per cent in 2012 (UNDP 2014: 33).

According to the Malaysia Human Development Report of 2013 (UNDP 2014: 33)

> [t]he reduction of poverty was evident across all ethnic groups. Among Bumiputeras, the poverty rate decreased from 65 per cent in 1970 to slightly more than two per cent in 2012, meaning that millions have been removed from poverty … in the same rapid reduction occurred among the Chinese and the Indians, where the poverty rates dropped to about 0.3 per cent and 1.8 per cent respectively in 2012. Hardcore poverty was also reduced significantly for all ethnic groups, with almost total eradication among all the ethnic groups.

This success has been acknowledged by the World Bank where it stated, '[t]he NEP contributed to poverty reduction and helped provide opportunities to poor household' (World Bank 2012: 47 cited in UNDP 2014: 34).

The benefits of economic growth have been distributed across diverse groups and to the poor regardless of group membership and opportunities for socio-economic participation have been increasingly accessible. The total cost for poverty eradication and restructuring of society is rather small, at about RM 98.7 billion out of total expenditure of RM 2,398 billion between the period of the Second Malaysia Plan and the Ninth Malaysia Plan. Thus, the percentage of total allocation to poverty was about 4.1 per cent of the total government expenditure from 1970 to 2010 (UNDP 2014: 40). Besides that another factor, that is, access to education especially for the poor also played a significant role in contributing to the impressive reduction of poverty. Nevertheless, pockets of poverty remain both in terms of specific geographies and in particular indigenous communities.

CURRENT AREAS OF CONCERN IN FEMALE LABOUR FORCE PARTICIPATION IN MALAYSIA

Having achieved such impressive progress in education, employment, and poverty reduction, Malaysia is still concerned about her female labour force participation rates. Women's employment in full-time jobs has been increasing and the ratio of women's to men's labour force participation grew from 0.36 in 1950 to 0.55 in 1988 (Blau and Ferber 1992). However, this ratio has not improved much since then as the ratio for 2011 was only 0.60. This can be attributed to the casualization of work, especially in the manufacturing sector. A large amount of employment in the manufacturing sector migrated from the formal sector to the informal sector through subcontracting. Given the economic and demographic developments, it is puzzling that female labour force participation in Malaysia stagnated in the past three decades (since the 1990s) and was only able to breach the 50 per cent mark more recently (that is, in 2013). Female employment has become more acceptable to the Malaysian society, women are becoming more educated (between 2003 and 2011 their enrolment at the tertiary level is hovering over 60 per cent), they are getting married at a later age (age at first marriage for women went up from 23.8 in 2004 to 25.7 per cent in 2010), fertility rates have been declining (in 2005 it was 2.4 and it went down to 2.2 in 2010), and Malaysia has been experiencing favourable economic conditions (Ministry of Women, Family, and Community Development 2012). Within such a context it is expected that Malaysia would have higher female labour force participation rates and it has yet to achieve the target of 55 per cent women's participation in the workforce by 2015 set by the government in the Tenth Malaysian Plan (Economic Planning Unit, Prime Minister's Department Malaysia 2010).

Factors contributing to the slow increase in women's participation in the labour workforce in Malaysia can be traced to the following problems observed in the nature of female labour force participation rate analysed from the baseline data of the labour force survey of Malaysia. The following are the location of problems, observed from the data, that are possibly contributing to the issue of the slow increase in female labour force:

1. There is a substantive decline in the percentage (5–6 per cent decline) of women in the labour force in the age group 25–9 to 30–4—those in the childbearing and child rearing age group.

The female age cohort labour force participation profile shows a single peak pattern and the peak is in the age cohort 20–4 in 1990 and 2000 but the peak shifted to the age cohort 25–9 in the year 2005 (see Figure 10.1). The shift in the peak from 20–4 to 25–9 for females could

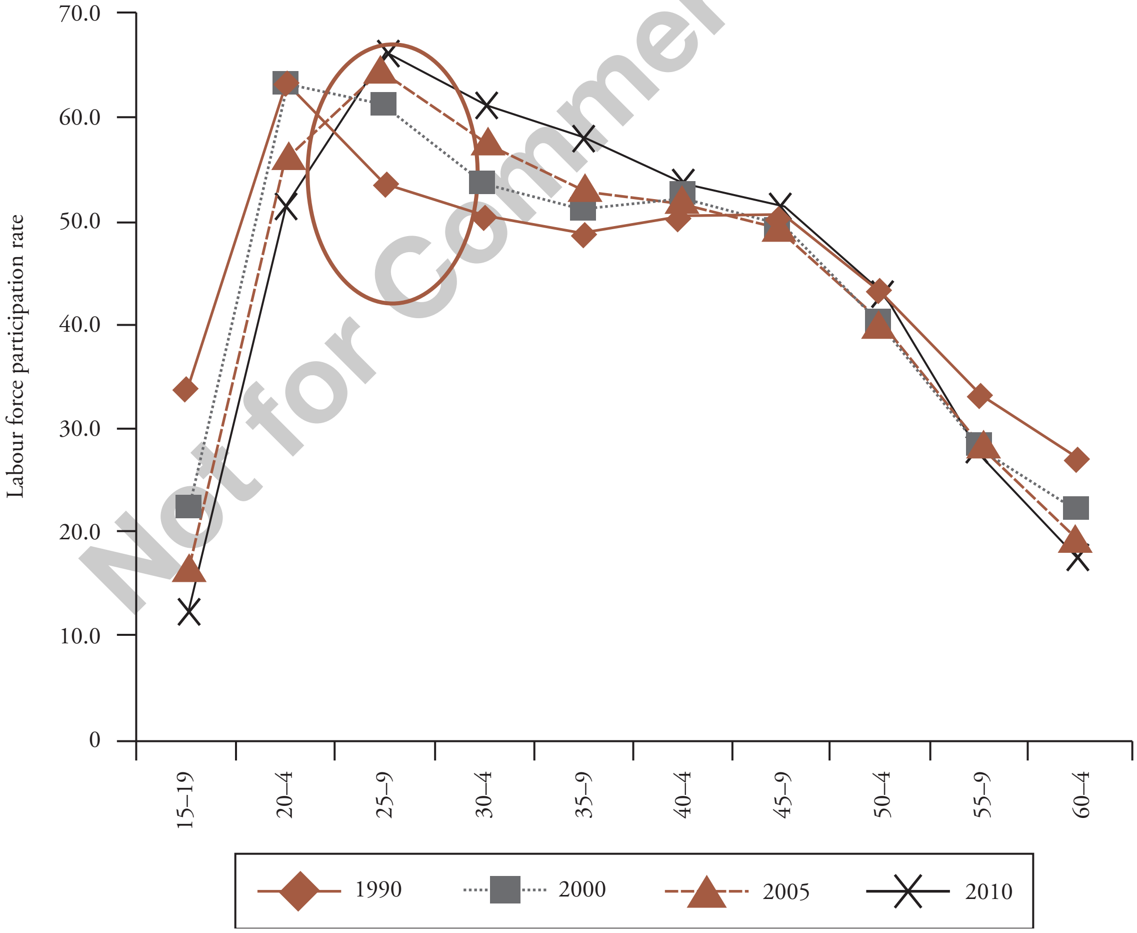

FIGURE 10.1 Female Labour Force Participation Rate by Age Group, Malaysia, 1990, 2000, 2005, 2010

Source: Labour Force Survey Report, Department of Statistics, Malaysia, various years.

be due to increased participation in tertiary education and delayed marriage. The exit from the workforce for women from the 25–9 to 30–4 and also 35–9 age groups is most likely linked to marriage, childbearing, and child rearing. When women's labour force participation and employment over the life cycle or age groups is graphed, we see high rates in the young adult stages before child-bearing and low rates in the child rearing years. Some women still leave the labour force on marriage and child-birth especially from the age group 25–9 to 30–4 but for the same age group there is an increase in the labour force participation and the employment of males. By comparing the figures for the age category 20–4, 25–9, and 30–4 for both males and females, we can see that there is an increase in male participation and a stabilizing of their employment rates but the reverse is happening for females whereby there is a substantive decline in the percentage (5–6 per cent) of women employed in the age group 25–9 to 30–4. The exit from the workforce for women from the 25–9 to 30–4 age groups is most likely linked to marriage, childbearing, and child rearing.

2. Early Retirement

There is a steep decline in the percentage (8–9 per cent) of women in the labour force in the age group 45–9 to 50–4 and declines even more steeply by 15.1 per cent from the age group 50–4 to 55–9.

The labour force participation rate for women in the ages 45 and above has been declining dramatically. The decline has widened between 1990 and 2010. This shows that the nature and causes for early retirement itself is changing. Traditionally, retirement has meant the end of work after a career of full-time jobs. However, frequent

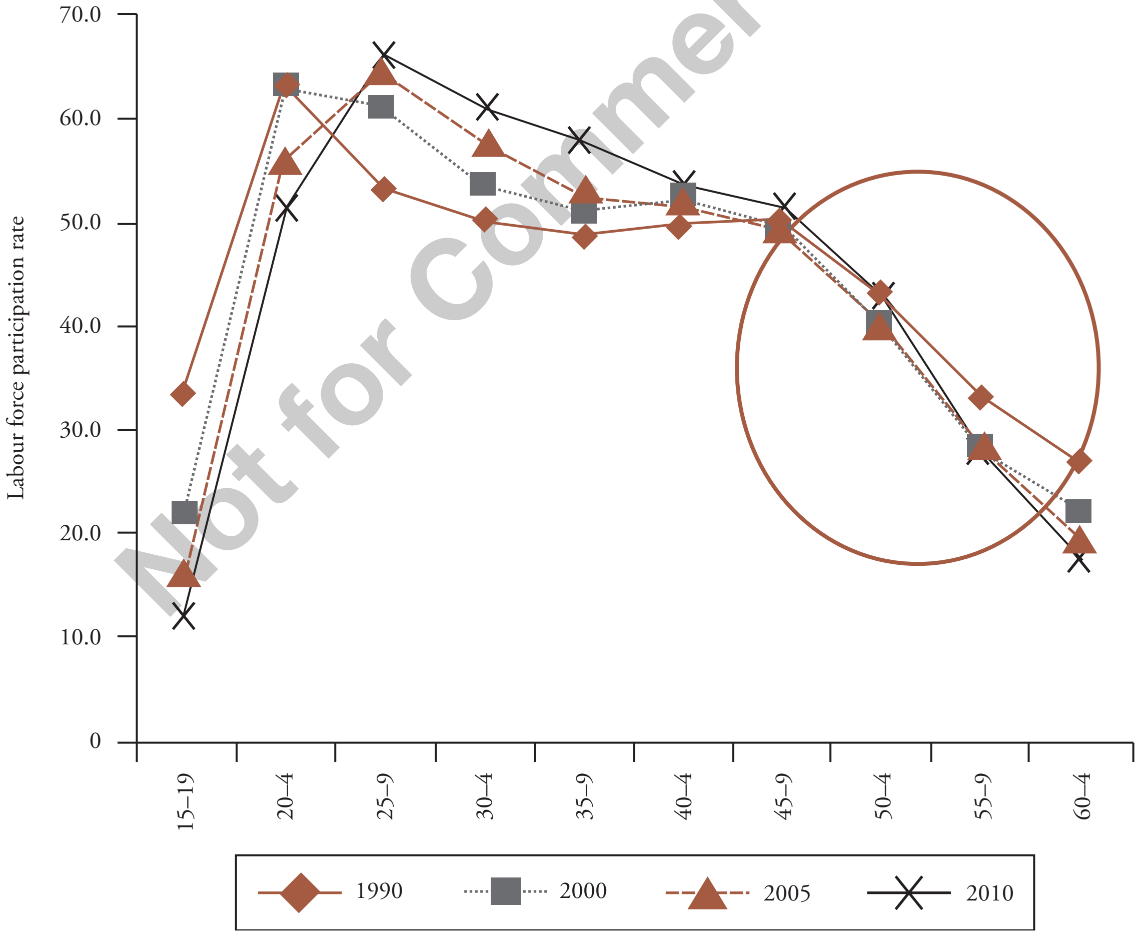

FIGURE 10.2 Female Labour Force Participation Rate by Age Group, Malaysia, 1990, 2000, 2005, 2010

Source: Labour Force Survey Report, various years.

entries and exists from the workforce for childcare, for elder care, or from layoffs among other reasons have left many women workers without traditional linear career paths. Moreover, there is a possibility that a large percentage of the female workforce is employed in part-time, temporary, and contractual jobs in career paths with no clear trajectory. For these workers, then, the concept of retirement may have a very different meaning.

3. There is a Decline in the Rural Female Labour Force Participation Rate

Female to male ratio of labour force participation is improving over time in the urban area and it is declining in the rural area. The decline in rural women's labour force participation rate is likely a combined result of staying longer in school and also changing attitudes towards farm-work. Access to education for rural women and the lack of job opportunities in the rural areas could also contribute to the widening of the female to male ratio of labour force participation. The female to male ratio has been consistent between 0.53 in 2000 to 0.51 in 2005 to 0.51 in 2010 and back to the 2000 female male ratio of 0.53 in 2011 (calculated from Labour Force Survey Report for various years). Younger women with some basic education do not want to work in the farm and they prefer to remain as housewives and are becoming more dependent on their husbands for their livelihood. Besides that they might also be losing their jobs to migrant workers who are employed in agricultural work.

Agricultural shedding is an important determinant of female labour force participation. Rural women generally work as unpaid workers and perform several activities in farming. Younger cohorts in the rural areas are becoming more educated and thus look for better life and employment opportunities. Besides that, for those who remain they have to compete with the migrant workers for agricultural work. In addition to that, fewer rural households are engaged in agricultural activities. The downside to this trend is that many women in the rural area who lose their jobs in agriculture shy away from the labour force, thus contributing to lower female labour force participation rates in the rural areas. Besides that, rural Malaysia has also been aggressively moving into corporate agriculture which is heavily dependent on migrant workers.

4. Increase in Women's Workforce in the Informal Economy

The growing size of the informal sector, of which casual employment forms a subset, is an area of concern (see Pearson 2012). There is no official data on the informal economy in Malaysia (Kamaruddin and Ali 2006). However, a recent publication of the Department of Statistics states that the informal sector contributes significantly to certain economies especially in developing countries where it plays a major role in employment creation, production, and income generation. In the case of Malaysia, estimates using mixed income indicated that the informal sector contributed 13.0 per cent to GDP in 2005 (Baharudin et al. 2011). Thus, it becomes important to examine this process of casualization in changes in patterns of employment (see Pais 2002 for an analysis of such trends in manufacturing).

There is a gradual increase in the female labour force participation as own account workers and unpaid family workers in the older age cohorts. This indicates that female workers who drop out of the formal labour force as employees have a tendency to re-enter the informal sector. There is a high likelihood that the informal sector is under-recorded and under-reported in the official statistics. The large share of workers that remain outside the world of regulated economic activities and protected employment relationships needs to be captured more accurately in Malaysia's statistics besides that it needs to be understood and monitored. The reason for the relatively low female labour force participation rate in Malaysia is only partially understood because a large number of women in the category outside the labour force are being considered as missing from the labour force (Franck 2010), which was pointed out by Loh-Ludher (2007). Based on global facts about the segmented informal economy women tend to be in informal work as own account workers, casual informal wage workers, and industrial outworkers. Although Malaysia's female labour force participation rate has been categorized as a single peak graph (World Bank 2012) but the second peak is hidden in the informal sector (see also Franck 2012). Informality rate increases with age, higher amongst the poorly educated and offer women very precarious working conditions. It is obvious that informality among the poorly educated is caused by exclusion and not by choice.

A substantial number of poor people, and particularly women, earn their livelihoods in the informal economy, which does not necessarily shrink with economic growth. Policies aimed at increasing employment and reducing poverty will be more effective when they take into account the informal economy. This means that measures, such as skills development, the promotion of entrepreneurship, and improving working conditions, must be designed for delivery and impact in the informal economy. Measures that facilitate the process of formalization of firms and labour should generate more productive employment and decent work, improve social protection and reduce poverty. Policies need to reduce barriers and provide incentives to formalization and tackle the forces driving informality.

Data on the informal sector have been lacking until very recently. Malaysia's inaugural informal sector survey of 2012 estimated one million participants in the informal non-agricultural activities, or 9.3 per cent total non-agriculture employed persons (Informal Sector Survey Report 2013 cited in UNDP 2014: 96). The vast bulk are self-employed, with 67 per cent classified as own account workers, while 24 per cent are employees. The education profile level of informal economy workers expectedly shows lower attainments than counterparts in formal employment (UNDP 2014: 96).

Women constitute 41 per cent of total employed in the informal economy compared to the formal economy (38 per cent), but gender differentials prevail in important ways. Sectorally, women in the informal economy are congregated in manufacturing (28 per cent of total informally employed women), human health and social work (24 per cent), and food and accommodation (19 per cent). In contrast, men are highly concentrated in construction (42 per cent of the total are informally employed) and motor repair and trade (22 per cent). Occupationally 43 per cent of male informal workers are classified as craft workers, 21 per cent as service and sales workers, and 19 per cent as elementary workers. Among female workers, 56 per cent are classified as service and sales, 27 per cent craft, and 8 per cent elementary. In sum, men are predominantly engaged in construction, including skilled and manual labour, and in motor repair, which involves varying skill levels, while women are occupied in services, especially food, and home-based manufacturing, which offer minimal scope for skills development (UNDP 2014: 96–7).

WHY MALAYSIA IS STILL CONCERNED ABOUT HER FEMALE LABOUR FORCE PARTICIPATION RATE

A low female labour force participation rate overtime is inconsistent with the economic, demographic, and migration changes of the country. The economy has transformed from being an agricultural economy to manufacturing and recently to services. The services sector is supposed to be a more female friendly employment sector. The demographic transition from high fertility rate to low fertility rate also did not contribute very much to increasing female labour force participation rate. This is how the Malaysian labour market has responded towards women's participation suggesting a certain degree of labour market rigidity. Making labour market more flexible will not only help women but also help improve labour market efficiency.

Increasing women's workforce participation can contribute to economic growth. Higher female labour force participation is instrumental in building capacity for economic growth and poverty reduction. In August 2011, the Prime Minister of Malaysia Datuk Seri Mohd Najib Tun Razak stated that Malaysia would need to increase its growth targets to 7 or 8 per cent per annum over the next decade in order to become a fully developed nation by 2020. This will be quite a challenging feat considering that over the last decade economic growth has averaged 5.4 per cent. Increasing women's participation in the labour force can translate to an annual GDP increase, hence has the potential to contribute to Malaysia's economic growth targets. The UNDP calculates that if female labour force participation rate is increased to 70 per cent it would boost Malaysia's GDP by 2.9 per cent.

Besides that, the life cycle variation in the labour supply of married women can impact on family income inequality. The labour supply of married women varies considerably over her life cycle. Many married women continue to reduce their labour supply during chilbearing and child rearing years. As a result, the contribution of wives' earnings to total family income can vary considerably (Shaw 1992). The target of the Tenth Malaysia Plan is to achieve 55 per cent women in the labour force, which if achieved can contribute to reduce the gini ratio because women's earnings equalize family income inequality. The increased labour supply of women from lower income households can contribute to decrease family income inequality.

Therefore, in the 2010 New Economic Model (NEM), the Malaysian government recognizes that many working women are among *the bottom 40 per cent of income earners and are quite marginalized*. The NEM stresses that targeted actions must be undertaken to strengthen this segment of the economy in order to spur overall growth. Marginalization here is seen as forms of social disadvantage due to low educational achievement and class differences that prevents them from participating fully in the economic life of the nation. Increased labour supply of women can also help move Malaysia from a middle-income nation to a high-income nation. Increasing the number of dual income households can also increase household income and the per capita income of the country.

KEY POLICY MESSAGES AND CONCLUSION

Achieving women's economic empowerment in the labour market requires targeted action and makes economic sense for the whole of society. We still have not achieved anything near gender equality, in spite of decades of deliberations, conferences, and political agreements on gender equality. Women face particular barriers and biases in relation to employment, assets, access, and participation in the economic growth. Promoting the employment of women makes sound economic, social, and political sense, and is all the more important in economic downturns which impact women severely. In terms of economic empowerment, women at present face three major challenges:

1. The gender gap in employment: Women are less likely to have a (paid) job than men. An increased awareness is needed for women of their constitutional and legal rights, and on the importance of girls' access to education and skills training.
2. Women's jobs are more likely to be concentrated in the informal economy and in low value-added activities. Efforts are needed to increase women's representation in higher value-added sectors, including by making the formal economy more accessible and attractive for women.
3. Women are more likely to be in low-wage jobs with poor working conditions or in unpaid work in the family and community (for example, care of children, elderly, and sick people). There is thus a need to reduce women's decent work deficit through labour market policies and legislation, involving public and private employers and trade unions.

Increasing the employability of poor people, especially for women, unlocks their potential to contribute to growth. Women face particular barriers and biases concerning their access and participation in the economic growth, resulting in a major underutilized potential for growth and poverty reduction. Their employability can be promoted through measures that particularly address their respective constraints and potentials and also by giving particular attention to activities where they have high labour market participation.

The productivity and employability of poor women can also be increased with well-tailored and recognized vocational training, building on basic education and life skills. These programmes have to be demand-driven, apply also to the informal economy and become an integral part of education and employment strategies. Well-functioning labour markets and an enabling environment for local entrepreneurship are essential to increase employment opportunities for the poor. A sound understanding of how labour markets are structured and work is needed for policymaking. A multi-stakeholder approach, supporting a broad-based dialogue, is crucial to establishing socially accountable employment practices and regulating labour markets in ways that satisfies state, employer, and employee objectives.

Thus, special attention to women, young people, and other groups facing specific barriers in the labour market to improve their access to the labour market, enhances social cohesion and promotes more sustainable growth. Sustainable development is built on social cohesion as well as sound economic management. Policies for high economic growth need to be accompanied by social, employment, and other policies to ensure that poor people share the benefits of growth. Women can be disadvantaged and may need special measures to help them access the labour market better. Targeting more interventions at women, including addressing and benchmarking gender equality in regulatory reforms, access to finance, access to other business services, entrepreneurship and start up through incubators and activities through which women can and do get productive and decent work.

In addition, supporting women's organizations that promote women's economic empowerment (entrepreneurs, labour rights, voice), that also engages in sensitization of men and society to create awareness and understanding of the needs of women is important, as it is able to highlight the double burden women face: unpaid reproductive, personal family work and productive paid work. Programmes should help reduce unpaid work and translate women's labour into paid work, and their paid work into higher, more secure incomes. Expanding the basis for gender-sensitive policy formulation through greater collection of data disaggregated by sex and indicators that measure processes which either lead to withdrawing barriers to gender equality or measure processes which lead to increasing opportunities to promote women's empowerment (equity measures, involvement of women in decision-making) are paramount in poverty reduction strategies.

States should give greater attention to employment outcomes in policy dialogues. This relates not only to dialogue on promoting economic growth but also discussions about a range of related sectors including education, rural development, and governance. More productive work and decent employment is not only an objective in poverty reduction, it may also be the key to promoting a more inclusive and sustainable development path.

Growth in one sector of the economy will not automatically translate into benefits for the poor: much will depend on the profile of that growth (its employment or productivity intensity), the sectoral location of the poor, and the extent of mobility across sectors. For employment-intensive growth to translate into poverty reduction it must occur in more productive sectors, while less productive sectors may require productivity-intensive growth to ensure a decline in the headcount of poverty. Quantitative and qualitative analysis is required to identify constraints to job creation, productivity, and mobility and to ensure that the poor are able to participate in more and better job opportunities. To give greater attention to women's employment outcomes in policy is a critical solution to poverty reduction and promote a more inclusive and sustainable development path.

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11

The Feminization of Poverty

Lessons from the American Experience

Diana M. Pearce

ORIGINS OF THE ‘FEMINIZATION OF POVERTY’ AND WHAT IT MEANS TODAY WORLDWIDE

‘Feminization’ has multiple meanings. In the 1970s, this author coined the term ‘feminization of poverty’ to capture a striking trend that occurred in the United States (US) (Pearce 1978). During that decade the burden of poverty shifted from two-parent families to families maintained by women alone, the overwhelming majority of which were single-mother families. That is, at the beginning of the decade, about one-fourth of the poor families were maintained by women alone, and by the end it was one-half (DeNavas-Walt and Procter 2014) as shown in Figure 11.1. Since then, it has stayed at about that level, and the term ‘feminization of poverty’ has come to refer to not just a *trend*, but the *disproportionate* burden of poverty borne by women-maintained families (Bianchi 1999; Chant 2006).

While in the US, ‘feminization’ refers to household composition, that is, families maintained by women alone, elsewhere in the world, the ‘feminization of poverty’ is more complex. Although globalization and urbanization has seen an increase in single-mother households in most countries, still the great majority of women, including poor women, are married. Yet there is still the experience of feminization of poverty, but it is apparent in different forms. For some, it is because they have become, temporarily or indefinitely, de facto heads of their households, as their husbands migrate to cities and/or other countries for work. For example, in some countries in Central Asia, one-fourth of working age males are out of the country (Ehrlich 2006). At the same time, many women themselves migrate, to become nannies, house maids, and sex workers in richer countries, again disrupting families, and leaving them still impoverished, for they enter Western labour markets at the very lowest levels (Ehrenreich and Hochschild 2004).

Finally, increasing numbers of families become refugees, internal or external, often becoming female-headed. Among the fathers, many do send money home, but inevitably, some stop sending money, find new partners and/or stay in their new homes, leaving their wives back home in limbo (neither married nor divorced). An important fact of migration is that the receiving cities (internal migration) or countries (external migration) benefit

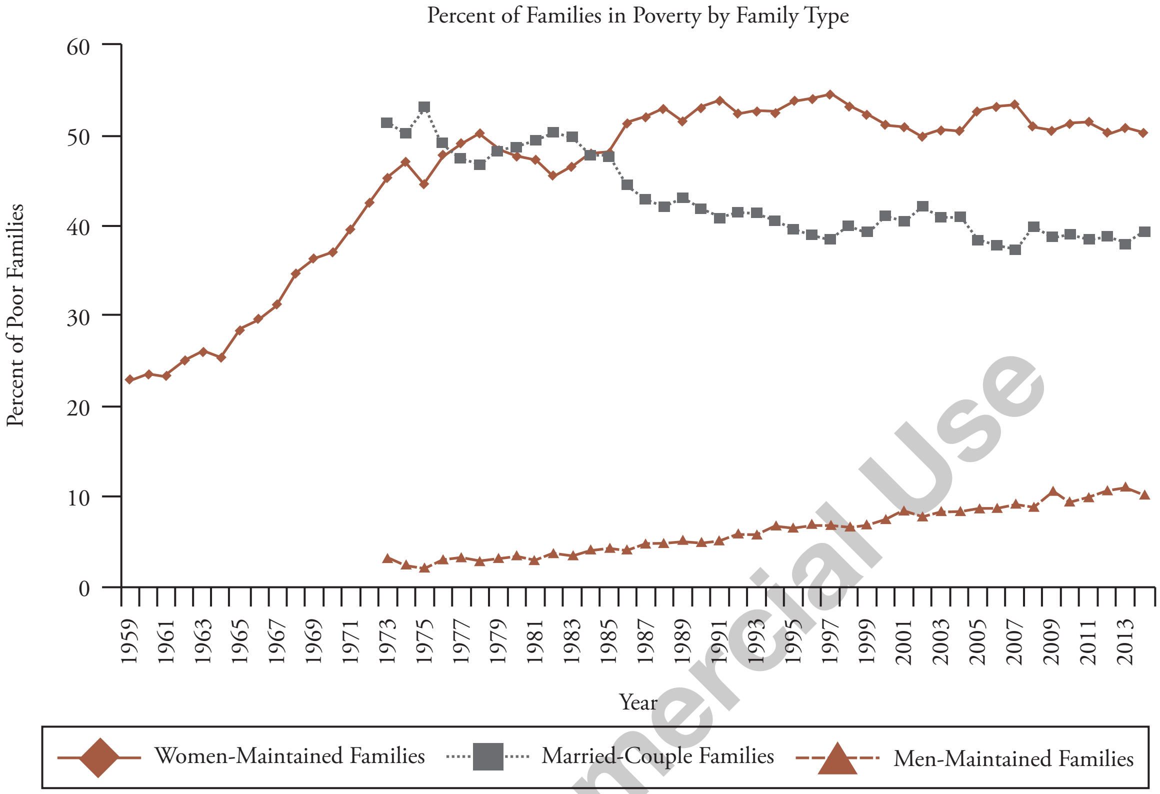

FIGURE 11.1 Feminization of Poverty Trend in the United States

Source: US Census Bureau, CPS (Current Population Survey) data, Table 4. Poverty Status, by Type of Family, Presence of Related Children, Race and Hispanic Origin, available at http://www.census.gov/hhes/www/poverty/data/historical/families.html (last accessed 10 October 2015).

more than the sending countries, even under the best of circumstances; that is, the receiving cities or countries, because of low wages paid, benefit from migrant labour more than the sending countries, even with remittances.

Even for those who continue to support their families at home, there is an increasing divergence of opportunity, as the migrating parent (usually the father) gains skills and joins a modern dynamic economy, leaving his wife or mother of the children to subsist on remittances (often relatively much more than she can earn on the local labour market), but not further her own education or skills to the same extent. Writ large, this means a divergence in education and opportunities into the next generation, as the remittances are at best enough to support consumption, but not for the development of the families and largely rural communities left behind. Furthermore, because so much of migration for the migrating workers happens in a context of restricted rights and blatant discrimination, so that migrant workers must exist in the shadows legally or ethnically or culturally, migrant workers are often subject to substantial exploitation and low wages (Samuels et al. 2012; Wong et al. 2007).

Thus, there are many paths to end up experiencing feminized poverty. Whether married or not, when households are reliant on the wages of women, it is inevitably and universally in the context of gender-differentiated returns to female labour, that is, the gender–wage gap. That in turn means disproportionate poverty for those households. Thus 'feminization' is not just about household composition, but more broadly, about whom your household's economic fate is hooked to: if a household's economic fate is dependent on a woman, whether she is married or not, poverty is more likely, than if it is dependent on a man, and that is an instance of the feminization of poverty.

One more aspect of the feminization of poverty should be noted here. Poverty also creates another kind of 'single mother' family that is in effect 'invisible' to poverty counters, and is the most tragic. These are families that no longer exist as an intact family. In the US and the West generally, when parents are too poor to support their children, services and supports are provided, often collectively called 'welfare', so that family can stay intact (unless there is non-economic abuse or neglect of some kind). In theory, in the US and the West, by law children in poor families cannot be removed from a home because of poverty alone. The system is not perfect, and the line between just plain poverty and other kinds of neglect sometimes is hard to draw, but by and large, most poor mothers (and sometimes fathers) keep their children, particularly young children. One indicator of this policy difference is that the US does not have large-scale orphanages any more (it does have foster care for children in need of out of home care, but these children are removed because of abuse and/or neglect).[1]

In many countries of the world, however, when parents' poverty is such that they cannot support their children, the children are taken or sent to an orphanage. It is one of the terrible 'secrets' of both the US's own history and much of the world today, that the majority of children in orphanages are not actually orphans in the sense of having lost both parents (Christian Alliance for Orphans n.d.; UNICEF 2009). A substantial number of these children have parents, many of whom are single mothers, who are simply too poor to keep their children. Some technically have two parents, but one is a migrating worker, or is sick or disabled, or is in jail, or otherwise not able to care for their children.

Whatever the reason for a child entering an orphanage, once the child is in the orphanage, there is no longer a poor family, women-maintained or otherwise—just poor adults, perhaps homeless and on the streets, perhaps absorbed into other relatives' or friends' homes. The children of this poverty are cut off from their mothers, fathers, and/or relatives as they enter institutions. And once children are in the orphanage, unlike Western temporary foster care, which is legally limited to a year or two they are very unlikely to leave. This is another face of the feminization of poverty. That is, these single mothers who lose their children because of their poverty, no longer 'count' as poor families. They essentially become invisible as poor single mothers when calculating the feminization of poverty, yet they are in many ways the most extreme, and most tragic result of deep feminization of poverty.

Single mothers who do keep their children face negative attitudes, poverty, and little social or public support. These mothers face deep prejudice against single mothers. They are often seen as unfit *because* of their poverty, and the governments in these countries frequently lack sufficient support programmes that would be able to provide the income and resource support (such as housing, food, healthcare) that would enable them to recover their children. Even if the mothers are able to become economically self-supporting, they still find deeply held attitudes of distrust and stigmatization that act as barriers to their being able to survive as single mother households.

Where orphanages continue to exist as the solution to deep family poverty, they act as a threat to women's ability to achieve full gender equality. When faced with difficult circumstances, and the possibility of becoming the sole provider, women must weigh the risk of losing their children against continuing to endure oppressive circumstances, non-supporting or deserting spouses, and/or domestic violence. Without societal and governmental supports, women householders, married or not, have constrained choices that limit their ability to achieve full equality, and for some, to even lead lives free of domestic violence and oppression.

POVERTY AND ITS MEASUREMENT

Whenever poverty is discussed, including gender and poverty, as well as the feminization of poverty, it is assumed that there is an underlying agreement as to what is meant by 'poverty'. In the US, the federal government uses a measure that was developed by Molly Orshansky, a statistician working for the Social Security Administration (Fisher 1992). Her measure was based on a simple formula, the cost of food. At the time, the only basic needs budget item for which there were good numbers as to what was adequate was food. The US Department of Agriculture's Food and Nutrition Service had developed food budgets, at different levels, that met basic nutrition standards at the time, and had priced them. Therefore she used the Department of Agriculture's lowest level food budget that priced out the cost of meeting one's nutritional needs using the least costly available foods. Next, from consumer expenditure surveys, she found that the average family spent about one-third of their income on food; she reasoned if they had enough to meet their nutritional needs, then if one multiplied that food budget by three, it would cover all nonfood essentials. She developed budgets reflecting the different food needs for children and adults (Orshansky 1965). With, but minor changes, the resulting poverty thresholds have only been updated since then (1963) with inflation. Essentially then these thresholds have become 'frozen'. That means it is still assumed that food accounts for one-third of budgets, and all other needs can be met with the other two-thirds.

Of course, some costs have gone up more than others, and new needs have arisen, such as childcare for working parents, healthcare, taxes, and transportation, that were minimal, free, or of zero cost in Orshansky's time. Thus the official US poverty measure, which may have reasonably measured poverty when it was developed a half century ago, no longer does so. If by 'poverty', we mean 'lacking enough resources to at least meet one's basic needs', and do so at a minimally adequate level, its inability to change over time has made it fall further and further from meeting this standard. This is true even though the numbers were updated for inflation, for its underlying methodology has become more and more out of date. Indeed, the official federal poverty measure has fallen from about 50 per cent of median income to less than 30 per cent of median income over the last half century as can be seen in Figure 11.2. One indicator of its inability to measure poverty is that many US government anti-poverty programmes use a *multiple* of the poverty line to determine need, to set eligibility guidelines. These range from 130 per cent of the Federal Poverty Measure (FPM) for food stamps to 400 per cent of the FPM for child health insurance under the State Children's Health Insurance Program (SCHIP).

Much has changed in the last 50 years, and it is unclear what the poverty threshold represents at the present time. Even the poor in the US spend much less than one-third of their income on food, it is more like 10–15 per cent, for food costs have risen less than almost any other cost, relatively speaking. Even more problematic, when one uses multiples of the threshold, such as 200 per cent of the FPM, it is not clear what the underlying 'budget' is. In addition to yielding thresholds that are too low, the FPM does not take account of new needs that have arisen

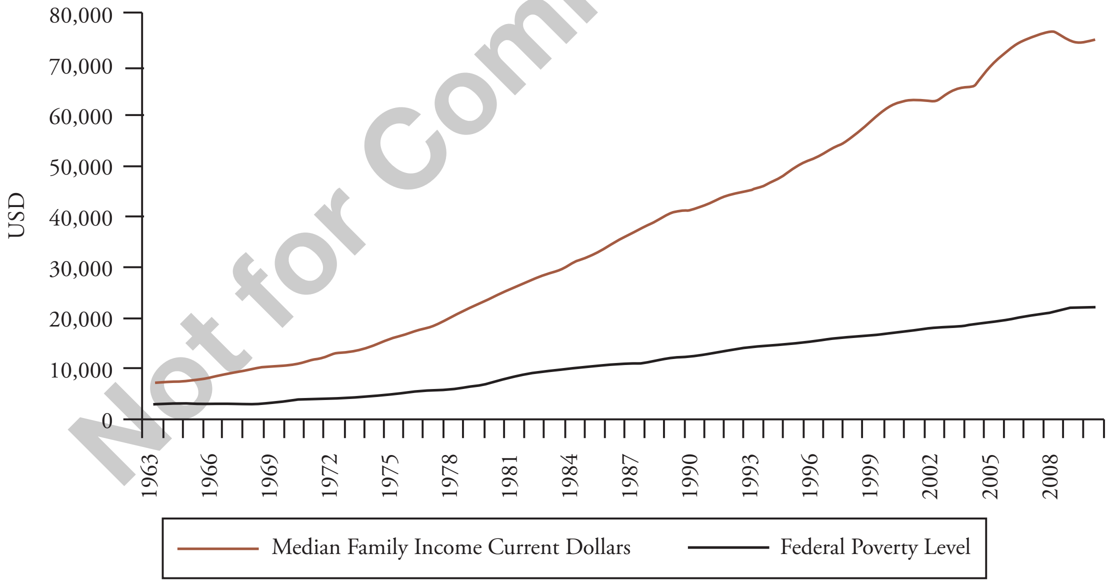

FIGURE 11.2 Median Family Income v. Federal Poverty Level, Family of 3, 1963–2010

Source: Median Income and Poverty Line Trends.

Median Income: US Census Bureau, Current Population Survey, Annual Social and Economic Supplements, available at http://www.census.gov/hhes/www/income/data/historical/families/index.html (last accessed 27 October 2015); Poverty Measure: US Social Security Administration, Annual Statistical Supplemental, Table 3.E8—Poverty guidelines for families of specified size, 1965–2010 (in dollars), available at http://www.ssa.gov/policy/docs/statcomps/supplement/2010/3e.html#table3.e8 (last accessed 27 October 2015); and Gordon Fisher, US Social Security Administration, The Development and History of the Poverty Thresholds, http://www.ssa.gov/history/fisheronpoverty.html (last accessed 27 October 2015).

Note: 'Current dollars' means the actual dollar amounts in that year, that is, these are not adjusted for inflation.

which poor families face, such as childcare and taxes, nor does it vary by where one lives and the ages of children.

To address these issues, I have developed an alternative measure of income adequacy, called the Self-Sufficiency Standard. It is in a tradition of doing family budgets (Johnson, Rogers, and Tan 2001), and is built up by pricing a standard set of basic needs (Renwick and Bergmann 1993). The amounts needed to secure minimally adequate housing, food, childcare, etc., are those set by the government in various assistance programmes, varied as appropriate by geography and/or age of child or adult. Employing computer programmes, these costs are added up, and taxes and tax credits (federal and state) are calculated and added in. The resulting thresholds give the amount needed to secure in the market one's basic needs, without public or private assistance. The variance both by family composition and by place is substantial. With computer programmes, thresholds are calculated for over 150 family types for each geographic entity, counties, cities, and for large cities, even subsections of cities. (See the website for more details of methodology as well as the data and reports using the Standard, at www.selfsufficiencystandard.org.)

What difference does using an alternative measure such as the Self-Sufficiency Standard make? From our experience over the last 18 years, doing this Standard, there are at least three areas where it has had an impact, particularly on issues of gender and poverty.

1. Using the Self-Sufficiency Standard substantially increases the count of the poor, of those with income inadequate to meet their basic needs, as 'basic needs' has been defined within the US context. Although we do not have a national count (it is not yet been calculated for all 50 US states), the percentages of households with income below the Standard are *two to three times* as many as are counted as officially poor. This is even more so for high cost places, where the ratio to the official count can be three or even four times as many as given in Figure 11.3.
2. It changes '*who* is counted as poor'. Because it includes the full cost of childcare, families with young

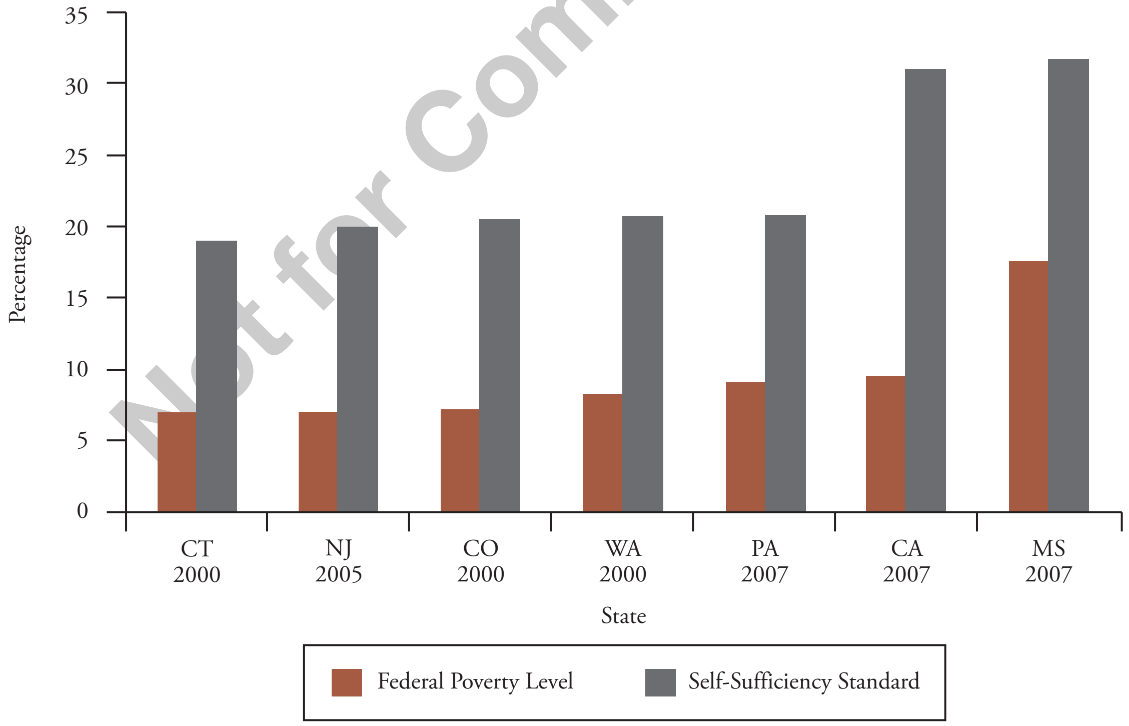

FIGURE 11.3 The Geographic Distribution of Poverty, Comparison of the Federal Poverty Measure (FPL), and the Self-Sufficiency Standard

Source: US Census Bureau, American Community Survey and 2000 Census Data, coded with the Self-Sufficiency Standard by the author, calculations by the author.

children have especially high rates of poverty: for example, in New York City, two out of three households maintained by women alone are poor according to the Self-Sufficiency Standard (Pearce 2014). This increases the poverty rate of Hispanic families more than other race or ethnic groups because of the larger average number of children, and the larger proportion of Hispanic households with children, compared to non-Hispanic households (Pearce 2014). The rates of poverty, or income inadequacy, are much higher for single mother households, especially single mother households of colour, than is counted by the official federal poverty measure.

Controlling for the cost of living—how much it costs to secure the basics—results in a different geographic distribution of who is poor. Thus most states in the north and west of the US, have rates of poverty according to the Self-Sufficiency Standard of about one in five households. Not surprisingly, however, in Mississippi the rate is one in three households (see Figure 11.3). But most surprising is that New York City has an even higher rate, with 42 per cent of households having an inadequate income (Pearce 2014). By taking into account the very high cost of living in New York City, it is apparent that real poverty in New York City is at levels that are even higher than in the chronically poor state of Mississippi.

3. It changes the picture of what causes poverty, because the characteristics of those with incomes below the Standard do not fit certain stereotypes of the poor. For example, in every state in which we have used the Standard to measure poverty, approximately four out of five households have at least one worker in them, with many (usually about half) of those workers being full time year round workers (Pearce 2014). What this suggests is that the problem is not lack of work effort, but rather a problem of low wages. That is, it refocuses attention on the structure of the labour market rather than just the characteristics of workers.

In sum, using a realistic, but still minimal measure of poverty changes our understanding of the nature of poverty itself. One way of seeing this is to consider what happens when inadequate (too low) measures are used, such as the FPM. First, because it sets the bar too low, it creates a false and premature sense of 'victory' over poverty, when in fact, it is only partial. For example, housing the homeless does eliminate homelessness for that group, but that is not all of poverty, nor has the overall poverty of that group been addressed. Those who are excluded continue to struggle, but they are, under such measures, overlooked and undercounted. Second, because it 'misses' many people, whose income we know is inadequate to meet basic needs, but who are not defined as 'poor', this group is left out of any policy discussions or anti-poverty programmes—after all, they are not 'poor' by our measures. That is, by focusing on just a subset of the poor, the very poorest, it distorts the real causes of poverty: thus many 'anti-poverty' programmes in the US focus on reconnecting the 'poor' to the labour market, or increasing education and skills of workers, when in fact many of the poor (more broadly defined, as with the Self-Sufficiency Standard) are already well connected to the labour market. As a consequence, almost no 'anti-poverty' programmes address inadequate wages as a poverty problem. (The problem of low wages is usually framed as a problem of economic inequality, not a problem of poverty.)

A third issue that the Self-Sufficiency Standard reveals is the important role that the choice of a measure of poverty has on defining which groups, and which places have more poverty. By using a minimal, but realistic, measure of the cost of living that is varied geographically and by family composition (number of adults, and number and age of children), in as much detail as data permits, it helps reveal which groups and which places have higher levels of income inadequacy or poverty. That is, if one uses a simple universal standard, such as $1 per day per person, one is underestimating poverty in higher cost places, particularly higher cost urban areas. As stated earlier, in New York City, the largest city in the US, though average household incomes are higher than most other states and cities, the cost of living is even higher. Thus our finding that more households proportionately in New York City fall short of adequate income (42 per cent) than in low income, but low cost, Mississippi (33 per cent). As in the US, even with the higher opportunities found in cities, it is possible that using a geographically specific measure of poverty, one that details the cost of living through an India-specific basic needs budget, that the actual level of poverty will be found to be higher in urban rather than rural areas. Of more direct relevance here, it makes clear that households that are maintained by women alone experience much higher rates of income inadequacy than married couple families, or is shown by the FPM. Thus 60–70 per cent of women-maintained households lack adequate income to meet their basics, and the percentages are even higher for women of colour and/or families with very young children (needing childcare).

A methodological note is in order here as well. When US programmes use the FPM to delineate their target population, and especially when they use multiples of the FPM (because the FPM is clearly too low), it is not clear what those numbers refer to, that is, what costs those amounts of income can cover. At the same time, a 'problem' with the Self-Sufficiency Standard is that its calculations result in thresholds that are substantially higher than the FPM, particularly in high cost of living places. Using a basic needs budget approach addresses both of these issues by being detailed and transparent, allowing the user to see and compare, not only individual Standard budgets, between different family types or different places, but also individual costs. How much is housing in Denver, Colorado compared to San Francisco? Is childcare more expensive in New York City or Connecticut? How have costs changed over time, and how does that compare to wage rates? Because the Standard is transparent, showing what each cost and calculation is for each budget, gives credence to the total thresholds, even when it is substantially higher than the FPM, because the user or reader can determine exactly how those numbers were calculated. (For details of methodology, please see the website, www.selfsufficiencystandard.org, and refer to a recent report and its appendices.)

How we define and measure poverty is not only an issue of the *levels* of thresholds, a quantitative issue, but defining poverty is also a problem as to which dimensions are included. Sen (1983) in particular has urged a broader understanding that encompasses capabilities and opportunities, not just current income or resources. Such a broader definition of poverty has come to include not just material deprivation, but also the limited opportunities for full functioning in society faced by the poor. This broader and multifaceted understanding of poverty has informed the development of indices such as the Human Development Index and indices of gender inequality (Chant 2006). In terms of the feminization of poverty, such a broader understanding focuses attention on the mechanisms that limit women's full participation in society, and the stigma and pain associated with poverty, not just on material well-being.

So as we analyse urban poverty with a focus on gender, it is important to do so keeping in mind the tension between what we *mean* by poverty, in all its complexity, and our very limited measures. That is, what we mean by poverty is larger, more complex, and more nuanced than any measure, even multidimensional ones, can capture. This caveat is especially important when it comes to evaluating and critiquing our efforts; too often what we are tackling when we launch an anti-poverty initiative is more complex than is captured by our fairly simple measures of economic well-being or income or resources or consumption. Thus, we are in danger of our evaluation of policies and programmes limiting what we undertake, simply because what we measure as 'poverty reduction' does not encompass all that we must undertake to truly reduce poverty among women. Let us now turn to some of these issues, and explore how using a 'gender lens' to examine poverty results in a new perspective on what is effective in addressing the poverty experienced by urban women.

THE FEMINIZATION OF POVERTY AS AN ANALYTIC PERSPECTIVE

Just looking at the feminization of poverty as a trend or as disproportionality misses the important dynamic here: Why are women overrepresented among the poor? Is this just a demographic shift, or is this fundamentally about gender? In my analysis, I answered that question by asking what was distinctive about women who were poor, or put another way, I inquired as to what was distinctive about women's poverty compared to the poverty experienced by families headed by males, and/or married couples (Pearce 1978).

What I found was that while many poor women maintaining families alone experience poverty for some of the same reasons that men experience poverty, such as lack of education or skills, or race or other group-based discrimination, women experience *disproportionate* rates of poverty that are linked to their gender. That is, women's poverty is different from that experienced by men. This feminization of poverty is linked to gender in each of three arenas:

1. The first of these is the *labour market*, where women experience gender-based disadvantage including the wage gap, gender-based discrimination, occupational

sex segregation, part-time or seasonal or contingent status as workers, and sex and gender-based harassment.

2. The second is the arena of the *family or marriage institution*. Here, women have the primary economic as well as emotional responsibility for raising their children, often with little or no financial support from the fathers of their children. They often also have the responsibility to take care of the elderly or disabled as well. These responsibilities, particularly when combined with the necessity of paid work, are often poverty-producing, even if married, and even more so if they are single, divorced, widowed, or deserted, either explicitly or de facto becoming the sole or primary provider.
3. The third arena is that of *government policies and programmes*, including cash supports, minimum wage, and other labour regulations. The government can either reinforce the inequalities that are created by the failures of the labour market and/or marriage or family institutions to adequately support women and children—or it can mitigate them. In terms of government welfare policies, those for women and families tend to be more contingent (and less often a right) than those for workers, primarily regular workers, who are disproportionately male. Social welfare policies targeted on the poor are often weaker, less universal, and highly stigmatized.

Note that the dynamics of the feminization of poverty are such that each of these areas are closely interconnected. Basically, I see this phenomenon as a 'three-legged stool'. The three legs are the three arenas: the labour market, the marriage-family institution, and the government. While one may concentrate one's efforts in one arena or the other, this metaphor emphasizes that the three arenas interact to 'support' and perpetuate the feminization of poverty. Thus, while this chapter will focus primarily on the labour market 'leg', as mechanisms in this arena impact others, such as family, or as government policies (such as minimum wage) impact the labour market, these will be addressed.

Note that this analogy is the reverse of the usual: what makes this 'feminization of poverty' stool 'strong' is the failure of institutions, that is, the failure of the labour market to provide women fair and equal wages, the failure of the marriage institution to provide for women and children (divorce, desertion, intra-household unequal sharing, and so forth), and the failure of government to mitigate poverty and inequality produced by the other two arenas. As such, the policy goal is to weaken and collapse this stool, not strengthen it.

LESSONS FROM HISTORY: HOW THE FEMINIZATION OF POVERTY HAPPENED IN THE US, WITH A FOCUS ON LABOUR MARKETS

It is often assumed that increased labour force participation by women, particularly in regular jobs (as opposed to contingent, casual work), will not only increase earnings but will increase gender equality as well (for example, see Roos and Gatta 1999). However, the story of the United States in the early to mid-twentieth century is instructive, providing a cautionary tale. That is, *how* women enter the formal labour force is a key factor in how equal their wages and status in the labour force will be.

As described by Goldin (2006), in 1900, most women worked on farms, family enterprises, or in home-based self-employment (such as taking in laundry). But by the 1920s, three trends converged: increased education by women (with secondary schools preparing women with useful skills), increased demand for white collar work in offices and retail, and decreased birth rates. Women's labour force participation rates soared, particularly in white collar occupations, mostly for unmarried young women as shown in Figure 11.4. Even labour force participation rates for married women increased, although in general only until the first child was born, at which point most women left the formal labour force. But as white collar employment expanded, jobs once held by men as part of their career climbs to higher paid jobs as managers and owners became women's jobs. Now that they were 'women's' jobs, they became dead-end, and wages stagnated or fell.

Coupled with the continuing high demands of domestic labour (although the spread of electricity and labour saving devices had begun, household work was still substantial), and little prospects, women's participation rates stalled. As a result, even as more women entered the workforce, even temporarily until marriage or childbirth, the gender wage gap widened. That is, women's entry into the labour force was highly restricted; instead of spreading out into many different

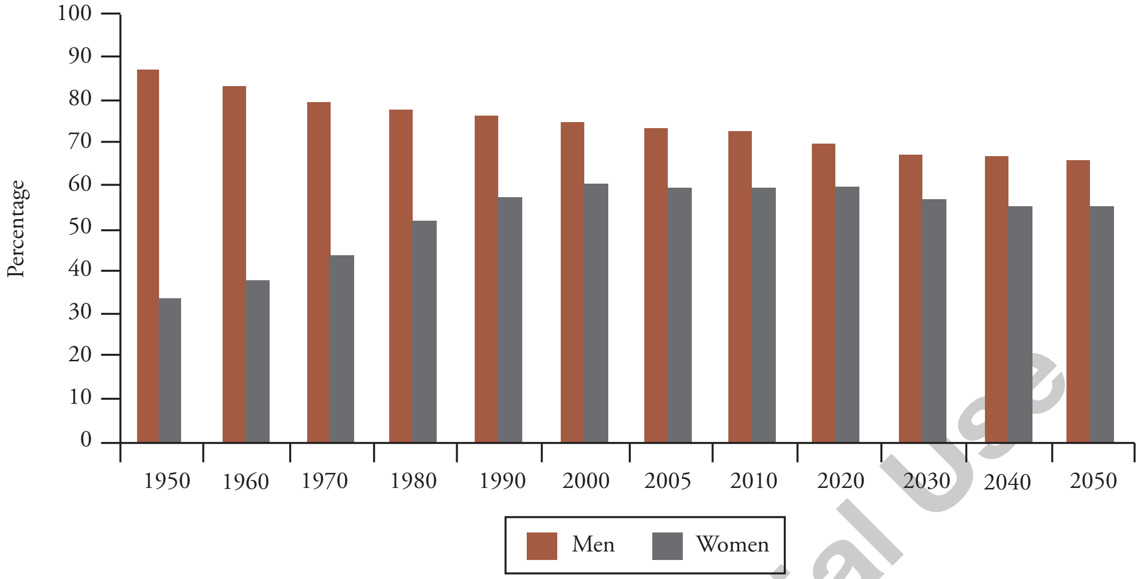

FIGURE 11.4 Civilian labour force participation rates by sex, 1950 to 2005 and projected 2010 to 2050

Source: 'Changes in Men's and Women's Labor Force Participation Rates', TED: The Economics Daily, Bureau of Labor Statistics, U.S. Department of Labor. Available at http://www.bls.gov/opub/ted/2007/jan/wk2/art03.htm (last accessed 7 October 2015).

occupations, women were confined to a relatively small number of occupations. Moreover, as these occupations became stereotyped as female, they became restricted in terms of wages and promotion opportunity as well. This created and reinforced occupational sex segregation.

With the Great Depression, many firms engaged in even more discrimination against women, especially married women, in favour of married men; there had always been a wage premium for married men, and still is, but now there were outright bans on hiring married women, or retaining women once they married. Essentially, the consensus was that if jobs were scarce, they should go to the 'male breadwinner'. The Second World War temporarily opened up 'male' jobs in factories and elsewhere to women, and resulted in the rapid expansion of day care to facilitate mothers' employment, but these were only temporary changes. Once the war was over, these restrictions were reinstated, and women were forced out of jobs in favour of returning soldiers. With employment opportunities again restricted, women's fertility soared with the 'baby boom'. It was not until the 1960s, with its many changes (the women's movement, the civil rights movement, and the development of the contraceptive pill), that women's labour force participation rates again increased, and the barriers to advancement and wage discrimination began to be attacked and broken down. Goldin (2006) estimates that as a result of these patterns, *achieving gender equality in the USA was delayed by two decades*.

The persistence of occupational segregation in the US is remarkable: even today, about 40 per cent of American women workers are in occupations that are female-dominated (more than 75 per cent female); likewise, about 44 per cent of American men workers are in jobs that are male-dominated (Hegewisch et al. 2010). While that sounds 'balanced', the consequences are not, for female-dominated occupations generally pay significantly less than integrated or male-dominated occupations (England, Allison, and Wu 2006).[2]

Occupational sex-based segregation declined in the 1970s and 1980s, mainly due to changes in 'composition', that is, individual occupations became less male-dominated or female-dominated, with the decline on a scale of 0 (no segregation) to 1.0 (complete segregation) of about 0.66 to about 0.54. This is in spite of the fact that the 'mix' effect, that is, the mix of occupations went in the opposite direction, with occupations that were male- or female-dominated expanding more than integrated occupations. In the 1990s, the decline was only a few points, to about 0.50, and in the 2000s, occupational segregation has actually increased, to about 0.52, due mainly to a change in the mix of occupations towards more workers in male- or female-dominated occupations, and fewer in integrated occupations (Reskin and Roos 1990). This is probably due to both the expansion of traditionally highly gendered occupations (nurses, computer programmers), but may also reflect the fact that as new occupations are created, they are often occupied predominantly by one gender or the other (Bielby and Baron 1984) as depicted in Figure 11.5.

Even when controlling for skill levels, female-dominated occupations' median earnings as a percentage of male earnings still lag behind: for low-skilled occupations, female-dominated occupations' earnings are 74 per cent of median earnings of male-dominated occupations. For medium-skilled and high-skilled, the percentages are 80 per cent and 67 per cent, respectively (Hegewisch 2010). Moreover, the levels of occupational segregation are the highest, and are declining slowest, for the least educated. All of which is to say occupational segregation, once in place, is very hard to undo.

The lessons of this experience for India, though obviously the situations are not parallel, are apparent. If history is a guide, as economies develop and expand, allowing jobs to be developed as sex stereotyped, limited to one or the other gender, once done is hard to undo. While it is tempting to build up industries using (relatively) cheap female labour (for example, clothing manufacturing), this is done at a price, both immediate (lower wages) and long term (increased occupational segregation.) The consequences are lower wages for women, as

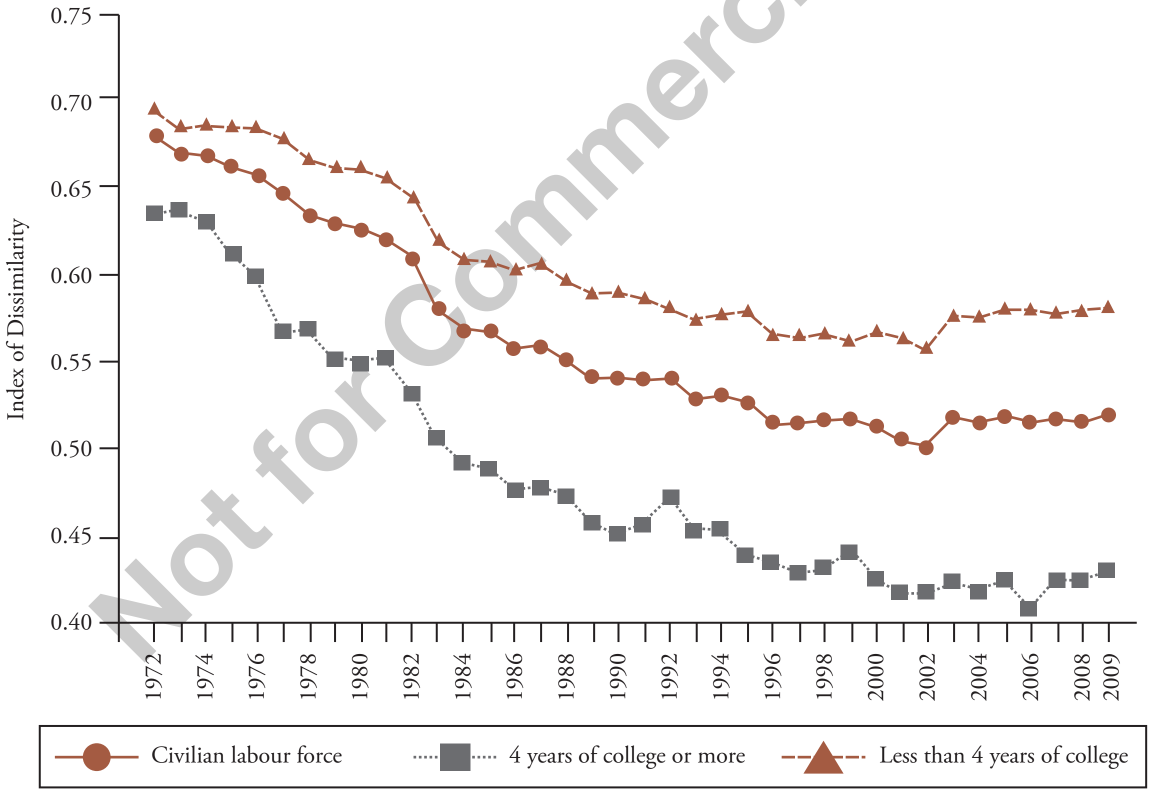

FIGURE 11.5 Occupational Sex Segregation Levels by Education

Source: Hegewisch et al. (2010).

Notes:

- Occupations are consistently classified according to the 1990 Census occupational classification. The analysis is restricted to the civilian labour force, and to workers aged 25 to 64, as it is reasonable to expect that persons in this age group have generally completed their schooling and have not yet retired.
- IWPR compilations are based on the Current Population Survey, March/Annual Social and Economic Supplement (ASEC), as provided by Miriam King, Steven Ruggles, Trent Alexander, Donna Leicack, and Matthew Sobek (2009).

well as limited promotional opportunities, perpetuating gender inequality. Many analysts have noted the persistent and pervasive nature of occupational segregation in the West. Even as women in the West have entered previously high status male-dominated occupations such as medicine and the law, the overall levels of occupational segregation have remained high (Gatta and Roos 2005). Even when there are declines, there are indications that *within* occupations, when examined at the establishment level, gender-based occupational segregation is even higher than at the national occupational level (Bielby and Baron 1984). That suggests that once the principal of sex segregation is established, it replicates itself, like a virus, across establishments and occupations, persisting indefinitely. Whether old or new, the consequences for women's wages of occupational sex segregation are particularly strong at the bottom end of the wage scale.

One further note about occupational sex segregation and gender-based labour market inequality in the US at this time is sobering to contemplate. The decline in occupational sex segregation has slowed down in the initial years of the twenty-first century. One reason may be that some of the apparent 'desegregation' of occupations was temporary. That is, there is some indication that some of the apparent 'integration' of occupations, as women entered ones that were previously closed to them or male-dominated, was temporary, and that some of these have re-segregated, that is, have moved from being male-dominated to being temporarily integrated, and then have become female-dominated. Reskin and Roos (1990) did case studies of several of these occupations, finding that men abandoned them to women as wages or working conditions declined. On the other side, some newer occupations, such as in software and computer or electrical engineering have become even more male-dominated than before. Likewise, the closing of the wage gap has slowed down (Blau and Kahn 2007). This has led some to talk of the 'stalled' gender revolution (England 2010). The Great Recession overall has created a downgrading of the overall wage distribution, as higher-waged jobs (such as in manufacturing) have been lost permanently, while the new jobs created during the Recovery have been disproportionately low-wage, such as in retail and service industries (Bernhardt 2012); nevertheless, while this has shifted the occupational mix, it has neither increased or decreased gender inequality.

One way to think of this problem is that of building a 'house', in which the 'rooms' are occupations and/or industries. As the 'family', in this case women entering the workforce, expands, rooms are added. However, if some of these rooms are restricted to women and others to men, it is hard to make the genders truly 'equal'. It is even harder to dismantle the walls or open the doors, once built. The American experience suggests that it can be done, with changes in women's education, societal attitudes, and government anti-discrimination laws and policies, but doing so takes longer, and is harder. It is on the other hand, much easier to build the 'house' from the ground up with no barriers or restrictions to a given room's entrance by gender.

HOW THE OTHER TWO ARENAS IMPACT THE LABOUR MARKET

Although not often discussed, an important factor that held back women's full participation in the labour market in the 1920s was that of the need for dependable, quality, affordable childcare (including the school years), that was not addressed (except during the Second World War). Indeed, childcare outside the home was sometimes so bad, it was considered a form of neglect. Without dependable childcare, however, women's participation in the labour force is unstable and often unsustainable, as the 'costs' of working exceed the wages, called by economists the reservation wage. Drawing women into the labour force, even as independent entrepreneurs, without addressing the gendered division of labour in the home, can have unintended negative consequences. When women enter paid work, without provision of support for her domestic obligations, primarily childcare (even cooking, cleaning, etc.), it can result in impressing older girl children into doing that work, at the cost of daughters' educational attainment (Dodson 1998). Sundaram and Vanneman (2008) documented this effect in India as well, finding that increased labour force participation by mothers resulted in decreased school attendance by daughters, apparently because they were needed to take up the domestic work that their mothers could not do.

This is an ongoing issue in the West, where the expanded workforce participation of women, including mothers of young children, has not resulted in a commensurate expansion of men or husbands sharing the housework and childcare. Some of this is mitigated by expanded labour-saving devices (for example, dishwashers), although some have noted that increased numbers of appliances have raised the standards, negating somewhat the labour saving effects. And for the wealthy, domestic obligations have been partially delegated to other women, often from other countries (Ehrenreich and Hochschild 2004). This lack of change of domestic gender roles or obligations is the marriage or family institution side of the 'stalled' gender revolution. In short, although women work more, they still have most of the housework and childcare to do when they get home, what Hochschild (1989) calls the second shift (also referred to as the double burden or the double day). Even daughters are expected to, and on average do, more housework than their brothers.

This need is especially crucial for single mothers, whether de facto (that is, married but husband is absent, for example, as a migrant labourer), unmarried, or divorced. With only a single income, the cost of childcare can be a substantial portion of income, and sometimes, enough that it becomes prohibitive to enter the workforce. Although in India built-in childcare may be found currently in the form of three-generation households, with the grandparents providing care that enables younger adults to enter paid work outside the home, this solution is short-lived, as the next generation's grandparents will still likely be in the workforce themselves when they become grandparents, and are unable to provide childcare, as has happened in the West.

The other arena, or 'leg' of the stool, that affects women's poverty in urban labour markets is that of the government, its policies, and programmes. Here, there is a stark contrast between the US experience and that of Europe. Since about 1980, there has not been a feminization of poverty 'trend' in the US. Once the proportion of poor families who were women-maintained families reached about 50 per cent, it has stayed at that level, more or less, for about three decades. This is in spite of some significant changes that *should* have decreased the feminization of poverty: American women are having fewer children, and are having them later (so they have more chance to finish their education, and/or get work experience); American women work more years and take less time off; there has been some decline in occupational segregation; and American women's educational levels now are equal to and in some cases, higher than that of men. So why has the feminization of poverty not decreased?

One answer is the role of government, particularly income supplements and subsidized work supports, has declined. This role was highlighted by the studies of a number of researchers that focused on other high income developed countries, mainly in Europe, but also Japan, Australia, and Canada, comparing the situation of women workers or working mothers in various countries (Christopher et al. 2002; Mandel and Semyonov 2005). While these countries also experienced the surge of women-maintained families, in some cases in even greater numbers than in the US, the big difference was in the government response. While the failing marriage market and discriminatory labour market left single mothers without financial support in the US, and therefore disproportionately poor, the story is quite different in Europe.

- To support mothers raising children, these countries provided generous children's allowances, as well as subsidized or free childcare. This substantially 'leveled the playing field' between one and two parent families, as well as supported women's participation in the labour force.
- Other supports for families reduced costs for low income families, through subsidized housing, paid leaves, unemployment benefits, etc.

That is, although the European labour market, like that of the US, delivers unequal incomes to women, including single mothers in European and other developed countries, these labour market inequalities were effectively counteracted by substantially more generous social supports. In contrast, the supports for mothers—particularly single mothers—in the US are very low in amount and reach only a minority of those eligible—and have eroded in the last two decades in both value and coverage considerably (Christopher et al. 2002).

Particularly in terms of supporting children, reliance is primarily on individual child support from the noncustodial parent (usually the father, but not always), which is unevenly enforced, and thus not dependably and not universally received, and small in amount. Of those children who are supposed to receive it, about half receive it, and only half of those receive the full amount owed; the average amount received is about $500, roughly less than 10 per cent of the minimum income needed for a typical family, and less than many noncustodial fathers spend on their car payment (Grall 2013). Although there is now a child tax credit, it only goes to workers, so it does not reach the very poorest families, and even more important, at $1,000 per year per child, it provides even less support than child support, hardly making up for women's low wages generally.

In short, as gender inequality decreased on some dimensions, somewhat—closing the wage gap, for example—in poverty-related policy arenas such as welfare programmes, access to job training and education, and work supports, social welfare programmes deteriorated, maintaining and reinforcing the feminization of poverty (in the sense of over-representation of women among the poor). Particularly in terms of countering such structural issues as occupational sex segregation or sexual harassment, government training programmes and post-secondary education generally has little focus on overcoming gender inequality. In short, women are not encouraged or supported to choose or train for occupations that are nontraditional for women, with the few programmes that did so having lost funding. And as studies have shown, there are continuing issues that have not been adequately addressed, particularly where women are challenging male dominance, as in the military, where sexual assault is the most visible indicator of male resistance to gender inequality in that institution. Whenever a publicly funded institution either reinforces gender inequality or is silent in the face of resistance to efforts to move towards gender inequality, are lessons not lost on women.

* * *

In this chapter we have explored the issues of gender and urban poverty through a 'gender lens' analysis, specifically an analysis of the feminization of poverty. We began with an exploration of the two concepts in this phrase, 'feminization' and 'poverty'. Feminization was seen to encompass not only the poverty of households headed by women, but also those who are de facto heads (for example, through migration of the spouse) as well as those where the economic fate rests with the woman, married or not. And the definition of poverty was seen as crucial for understanding not only the quantitative dimensions of the problem, but also the qualitative ones, that is, who is disproportionately poor. The discussion then turned to a discussion of the underlying dynamics of poverty, of how women's poverty is fundamentally different than that experienced by men. The feminization of poverty was seen as a three-legged stool, with the gendered institutions, including structures and policies, in each 'leg'—the labour market, the family-marriage institution, and the government—creating and sustaining the feminization of poverty. The American experience of having incorporated women into the formal labour force in a relatively few, highly occupationally segregated sectors, resulting in 'built-in' gender inequality that even today resists being broken down, thus delaying the closing of the gender wage gap and the achievement of gender equality, was described. Finally, the ways in which the other two 'legs' reinforce the labour market inequality of women was briefly discussed.

The implications of policy from this analysis are clear. Anti-poverty policy that is gender-neutral or ignores gender often means that it is in fact built on a male model. All institutions, whether labour market, government, or marriage or family, are gendered. Pretending that they are not, that women and men experience them the same, inevitably harms the less powerful, that is, women. Such policy will be ineffective against women's poverty, and can even reinforce the feminization of poverty. Thus, for example, policies to promote job growth that ignore occupational gender stereotyping, will result in long-term gender inequalities, and exacerbate women's poverty.

Likewise, as a country moves from a labour force that is largely informal and/or engaged in subsistence agriculture and related, to a more formal labour force, there is the opportunity to consciously pay attention to how women are incorporated into formal labour force, to counteract the building up of gender-based occupational segregation. It is often assumed that increased labour force participation by women, particularly in the formal labour force, automatically brings with it increased gender equality. That is not necessarily the case. The temptation to build a 'modern' economy on the low pay of predominantly women workers (for example, textile factories) should be resisted, as it will only structure in the gender inequality that fuels the feminization of poverty. Similarly, attention should be paid on how job growth strategies and development initiatives create and staff jobs and occupations, to counter 'natural' tendencies to gender segregate. Ensuring that newly emerging industries (high tech, healthcare) do not have gendered hierarchies of power, opportunity, and wages, is important as well, as 'new' does not necessarily mean that it will be gender equal.

Attention should particularly be paid to provide support to actual and 'de facto' single mothers to counteract the negative effects of migration, as well as to support impoverished mothers to prevent institutionalization of single mothers' children.

The specifics of undertaking this will vary with the group, programme, and place. For example, in the US, a number of programmes have undertaken to not only train women in jobs non-traditional for women (such as carpentry or computer programming), but also to support women entering these fields. That is, women need not only the skills, but also the support and means to counteract those who would resist their occupation's 'desegregation'.

Finally, it is often assumed that programmes such as microenterprise that disproportionately benefit and even target women, can nevertheless be run in a gender neutral or gender blind way. Indeed, it may be assumed that this is the 'fair' way of doing things, treating men and women as 'equals'. However, as has been shown here, gender neutral is in fact not neutral, but will generally result in unequal outcomes. Countering the feminization of poverty requires first recognizing its dynamics, and then deliberately and systematically building from the ground up a self-consciously unsegregated and equal labour market, a gender-equal family/marriage institution, and government policies and programmes.

NOTES

1. However, sometimes in the US, 'poverty' is read as neglect, and the parent, usually the mother, is blamed for being too poor to provide the necessities for her children. Sometimes, however, she has sought help, but the services and supports of 'welfare' programmes are inadequate to meet needs, and children are removed from their parents (usually single mothers) and placed in foster homes, or for teenagers, foster group homes essentially because of poverty even if it is labelled as neglect, and even if it is inadequate public support (Dale 2014).
2. There are many theories as to why occupational segregation exists and persists, including neo-liberal demand and supply arguments, as well as the role that gender stereotypes, gender roles, and gender discrimination play. For a thorough review of these theories, see Anker (1997).

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12

Gender, Urban Poverty, and Social Protection

Lessons from Latin America

Maxine Molyneux, Nicola Jones, and Maria Stavropoulou

Latin America is the most urbanized region in the world, with nearly four-fifths of its population living in urban areas and more than two-thirds of its wealth generated in cities (UNDP 2014; UN-Habitat 2012). However, urban wealth coexists with urban poverty and inequality. Latin American cities remain amongst the most unequal globally, a reality that shapes the urban landscape characterized by social and spatial segregation. Importantly, however, between 2002 and 2012 poverty and inequality fell in most countries in the region: with the exception of Chile and Costa Rica, poverty declined more in urban areas, while urban Gini coefficients also fell in many countries (ECLAC 2014; Lustig et al. 2012; UN-Habitat 2010).

Analysts agree that one of the underlying reasons for Latin America's success in reducing urban poverty and inequality was the increase in government social spending and the expansion of social protection programmes (Cecchini, Filgueira, and Robles 2014; Cornia 2014; Lustig et al. 2012), many of which target women. The focus of this chapter, therefore, is on the contribution of social protection programming to reducing women's urban poverty and how lessons learned in Latin America can offer insights to other regions. The second section provides a brief overview of the gendered experience of urban poverty in Latin America, while the evolution of social protection systems in the region—and their strengths and weaknesses from a gender lens—are discussed in the third section. The fourth section provides a more in-depth discussion of the particular form of social protection for which Latin America is most famous—the conditional cash transfer—and emphasizes that while these programmes have focused on women, the extent to which they have empowered them has been more limited. The fifth section looks at promising complementary programmes, which may help social protection play a more transformative role, and the last section concludes.

THE LATIN AMERICAN CONTEXT: GENDER, POVERTY, AND VULNERABILITY IN URBAN LATIN AMERICA

While urban environments are associated with wealth generation, greater opportunities, and freedom for women and girls, they also pose a range of risks and may even increase the vulnerability for some, especially the poorest (UN-Habitat 2013). Concentrated in disadvantaged spaces, the urban poor often have low quality housing, work in the informal sector, lack access to information, are more exposed to insecurity and natural disasters, are more affected by financial and food crises due to the cash-based urban economy, and often face exclusion from power structures, discrimination, and stigmatization. Indigenous and Afro-descendant households, half of whom now live in urban areas, are particularly vulnerable to marginalization (ECLAC 2014).

Demographics

Although the proportion of the urban poor has fallen over the past ten years, numbers are still high—with about 124 million people in urban areas living in poverty (UN-Habitat 2012). High urbanization rates also mean that while those living in rural areas are more likely to be poor, most of the region's poor (66 per cent) live in urban areas (ECLAC 2010; 2013a). Poverty tends to be more prevalent in urban slums where almost 24 per cent of the total Latin American population now lives (UN-Habitat 2013).

As more women than men migrated to Latin American cities, and with women's longer life expectancy, urban areas have become increasingly feminized. Urban environments are also home to a growing number of female-headed households: between 1980 and 2010, the proportion of female-headed households increased by a mean of 9.8 percentage points (UN-Habitat 2013).

Income and Time Poverty

Latin American women are more likely than men to be poor—and are increasingly so, despite the fall in regional poverty rates. Indeed, the average 'femininity index of poverty' increased from 107 in 2002 to 116 by 2011. The feminization of poverty is driven by the increase in female-headed households, low female labour market participation rates, female segregation in sectors with lower earnings, lack of care choices, limited access to social protection, and entrenched gendered norms (ECLAC 2013b). With the exceptions of Mexico and Guatemala, female-headed households are more likely to be amongst the extreme poor, with more than 30 per cent of the poorest urban households headed by women (Araujo, López-Boo, and Puyana 2013).

Due to their unpaid domestic and care responsibilities, urban Latin American women are also more likely to experience time poverty (Gammage 2011; UN-Habitat 2013). The situation is worse for women with young children—especially those heading their own household—and is further amplified for low-income women as a result of infrastructure and service deficits. A study in three Latin American capitals argued that if time poverty were to be incorporated into measurements of income poverty, poverty rates would almost double (Zacharias, Antonopoulos, and Masterson 2012).

Health

Unhealthy living conditions and limited access to services impose an 'urban penalty' for low-income people living in and around large Latin American cities and in slums (Matthews et al. 2010; UNICEF 2008). Women and girls are especially disadvantaged as they spend more time in overcrowded and poorly-ventilated spaces, are responsible for household chores such as cooking and sanitation, and have greater reproductive health needs (UN-Habitat 2013). High cervical cancer mortality along with high fertility rates, and maternal mortality in some countries, threaten women's well-being (GBD 2013 Mortality and Causes of Death Collaborators 2015; UNICEF 2008), particularly that of the poorest and the indigenous (ECLAC 2010). Fertility rates are especially high amongst adolescents—lower only than those in Sub-Saharan Africa (UNFPA 2013), notably among those living in slums (ECLAC 2014), with negative impacts on girls' educational attainment and household income (ECLAC 2010; UN-Habitat 2013).

Violence/Physical Security

Latin American cities are amongst the most dangerous in the world—with homicide and sexual violence rampant (ECLAC 2013b; UN-Habitat 2012). While men are more often victims of the former, women are also at risk. For example, the brutal killings of young female factory workers in Central America were causally linked to their work and greater independence—which were perceived to challenge traditional gender norms and threaten male authority (UN-Habitat 2013).

Sexual violence is also common across Latin America—with women frequently attacked in public spaces, on public transport, in the workplace, and at home (UN-Habitat 2012). Data show that around one in three women report physical and/or sexual violence during their lifetime (PAHO/WHO 2014). In some countries, urban women, those employed and those in the lowest quintile report significantly higher rates of such violence (Bott et al. 2012).

Education

The expansion of education has reversed gender gaps—with Latin American girls now having higher school attendance and completion rates than boys, who tend to join the labour market early (ECLAC 2014; World Bank 2011). However, girls who are poor, indigenous, or slum-dwellers still face educational obstacles (ECLAC 2014; UN-Habitat 2013). These girls have to spend more time on household chores at the expense of their school attendance and achievement, and have higher dropout rates, due mostly to poverty, but also to low expectations and motivation, early motherhood, and the need to work. Although adolescent boys are more likely to be in paid employment, over 20 per cent of urban working girls are domestic workers—which is considered one of the worst forms of child labour (Rico and Trucco 2014; UN-Habitat 2013).

Employment

Over the past decades, Latin American women's labour force participation has increased significantly, particularly in urban areas. Progress in female education and changes in family structure—mainly delayed marriage and childbearing, and lower fertility—are the two key factors accounting for this increase (World Bank 2011). In 2013, the average female employment rate in regional cities reached 46.3 per cent (ECLAC/ILO 2014). Women's paid employment has been critical to recent reductions in poverty. According to the World Bank (2012), female labour income contributed 30 per cent of the reduction in extreme poverty in Latin America.

However, significant gender gaps persist in the urban labour market: women are concentrated in certain sectors and occupations, such as factory work in export-oriented manufacturing (UN-Habitat 2013). They are also more likely to work in the informal sector (UN-Habitat 2012) and have low-productivity jobs and lower earnings, a consequence of which is that they are often unable to afford pension contributions (ECLAC 2013b). In 2012, for instance, 50.5 per cent of urban women were in low-productivity employment and their total average earnings were 73.7 per cent of men's (ECLAC 2014). They also persistently have a higher unemployment rate (7.4 per cent) than urban men (5.4 per cent) (ECLAC/ILO 2014). These gender gaps are exacerbated for young women, those in lower wealth quintiles and mothers with young children (ECLAC 2014; ECLAC/ILO 2014). As a result, a significant proportion of urban women appear to be without their own income. In 2010, 30.4 per cent of urban women in the region lacked their own income compared with only 12.3 per cent of men. This proportion was even greater for poor women—reaching over 40 per cent with the youngest and those with young children even more disadvantaged (see Figure 12.1) (ECLAC 2013b).

A key reason that Latin American women lack their own income is their greater involvement in unpaid domestic and care work. Differences are more pronounced for women with young children as they have higher care demands—and especially for women in the lowest wealth quintile. Where childcare services are unavailable and unaffordable, these women's labour force participation rates are lower (ECLAC 2010, 2014). While childcare services in urban areas have grown in recent years with the double objective of helping poor mothers take on paid employment and reducing child malnutrition, their coverage is still low and services are fragmented and of poor quality (Araujo et al. 2013).

Access to Assets

Although discriminatory customary practices continue to limit Latin American women's access to assets (UN Women 2011), access to housing emerges as a main advantage for urban women (UN-Habitat 2013), who are more likely to own their own homes than rural women (Rakodi 2014). Low-income urban women in particular have benefited from housing support schemes. For instance, a Peruvian titling programme for urban squatters enabled women to increase their working hours and undertake paid work outside the house instead of staying in to protect it against invasion (Field 2007). Although women in the region have more limited access to formal financial services than men, they are increasingly assisted by microfinance organizations (UN-Habitat 2013).

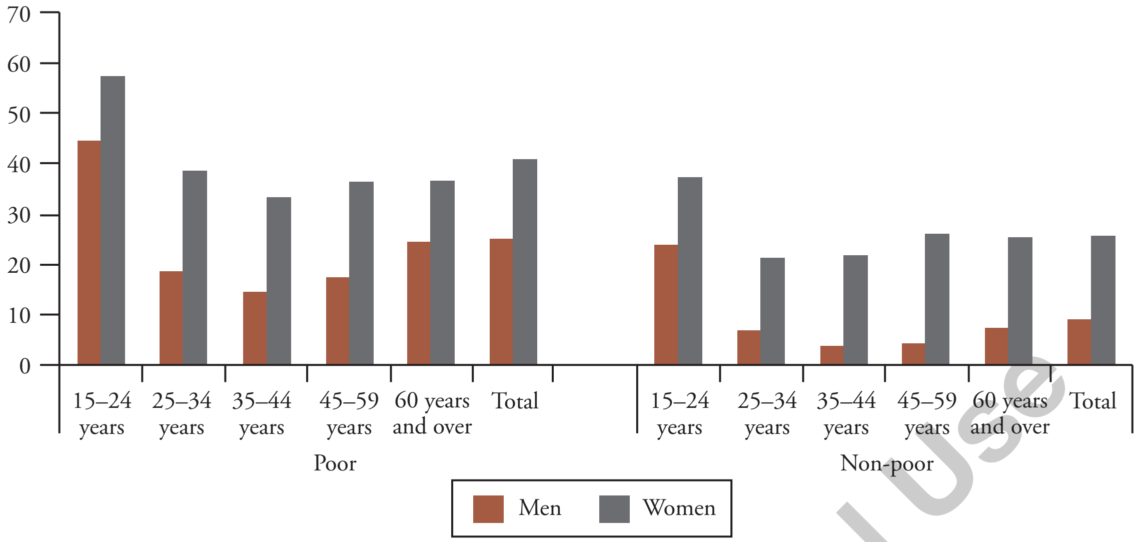

FIGURE 12.1 Latin America (simple average for 14 countries): People without Incomes of their Own by Sex, Age Group, and Poverty Status, Urban Areas, around 2010 (percentages of the total in each category)

Source: ECLAC (2013b).

Political Participation and Voice

While there are considerable variations between countries, and indigenous and poor women still have limited access to political rights, Latin America has strong female political participation, as indicated by both the number of women elected as heads of state and to parliament (UNDP 2014; UN-Habitat 2012). To an extent, this progress is linked to democratization processes and efforts to strengthen citizen participation, including through quotas for women. It is also linked to decentralization, which has opened new spaces under a rights-based agenda and increased urban women's involvement in politics and local structures (Chant and McIlwaine 2013). In addition to high formal political participation rates, Latin American women also have strong grass roots organizations, with poor, urban women often mobilizing to demand better local services (UN-Habitat 2013).

SOCIAL PROTECTION AND GENDER IN URBAN LATIN AMERICA

Evolution of Social Protection Programming in Latin America

Given the risks and vulnerabilities faced by urban women across the lifecycle, social protection—programmes aimed at reducing vulnerability and ensuring a basic level of economic and social well-being—has an important role to play in helping women to cope and to improve living conditions for themselves, their households, and their communities. In the Global South, Latin America is widely seen as both a pioneering and innovative provider of social protection (Barrientos, Gideon, and Molyneux 2008; Martínez Franzoni, Molyneux, and Sánchez-Ancochea 2009). Social protection in the region consists of two main types: contributory social insurance and non-contributory social assistance programmes primarily directed at the extremely poor. Contributory social insurance measures appeared first in the 1920s and were extended from the 1940s. By the 1970s most countries had established social insurance systems, and achieved basic levels of provision in health and education (Barrientos and Hinojosa-Valencia 2009). Although universal in aspiration, social insurance was regressive and only covered sections of the formal labour force. If social assistance was available at all, it was patchy, inefficient, and clientelized (Levy 2006).

The debt crisis and structural adjustment policies introduced by the authoritarian regimes of the 1980s sharply reduced social expenditure, and increased poverty was partially addressed by rolling out targeted safety nets. But even as growth recovered in the following decade, poverty levels remained persistently high with a growing proportion of the workforce in the informal sector outside the social insurance system.

The return to democracy and from the mid-1990s, the election of left of centre governments saw a new regional consensus emerge. Growth was to be achieved with increased attention to social rights and to tackling the region's high rates of inequality, informality, and poverty. Policymakers argued for a new social contract that would pursue social justice goals and incorporate excluded sectors of the population. These broad commitments to a new social contract, rights and citizenship, entered the frameworks guiding social policy and social protection, and ushered in new approaches to public service design and delivery (Cecchini and Martinez 2012).

Along with changes in the scope and character of social protection, governments gradually increased social expenditure, which across the region rose from 13.8 per cent in the early 1990s to 19.1 per cent of gross domestic product (GDP) in 2012–13 (ECLAC 2015), although per capita social investment varied widely among countries.

The most striking development was the expansion of non-contributory social assistance which saw a sharp rise in coverage and expenditure between 2000 and 2010 from approximately 0.4 per cent to 1.2 per cent of GDP, with Brazil's increase leading the region (from 1.5 per cent to 2.5 per cent of GDP) (see Figure 12.2) (Cerutti et al. 2014). Initially social assistance focused on the rural sector where poverty was deeper and more concentrated, but as these programmes proved effective and as urban poverty was increasing, the scope of provision was extended to cover targeted sectors of the urban poor. Along with expanding coverage, social assistance systems were also reformed to address long-standing problems of poor targeting and weak administration, facilitated by the development of centralized and computerized registries.

Social assistance includes the flagship conditional cash transfer programmes directed at households with children (see the section 'The "Women's Programme": Conditional Cash Transfers in urban Latin America'), but less widely appreciated is the growth of social pensions for the elderly, a significant sector of the population (Cerutti et al. 2014). Among the countries that have done most to expand social assistance to the urban elderly are Brazil, Chile, and Uruguay (see Figure 12.3). Even Bolivia, one of the poorest countries, is among those with the highest pension coverage after setting up a universal

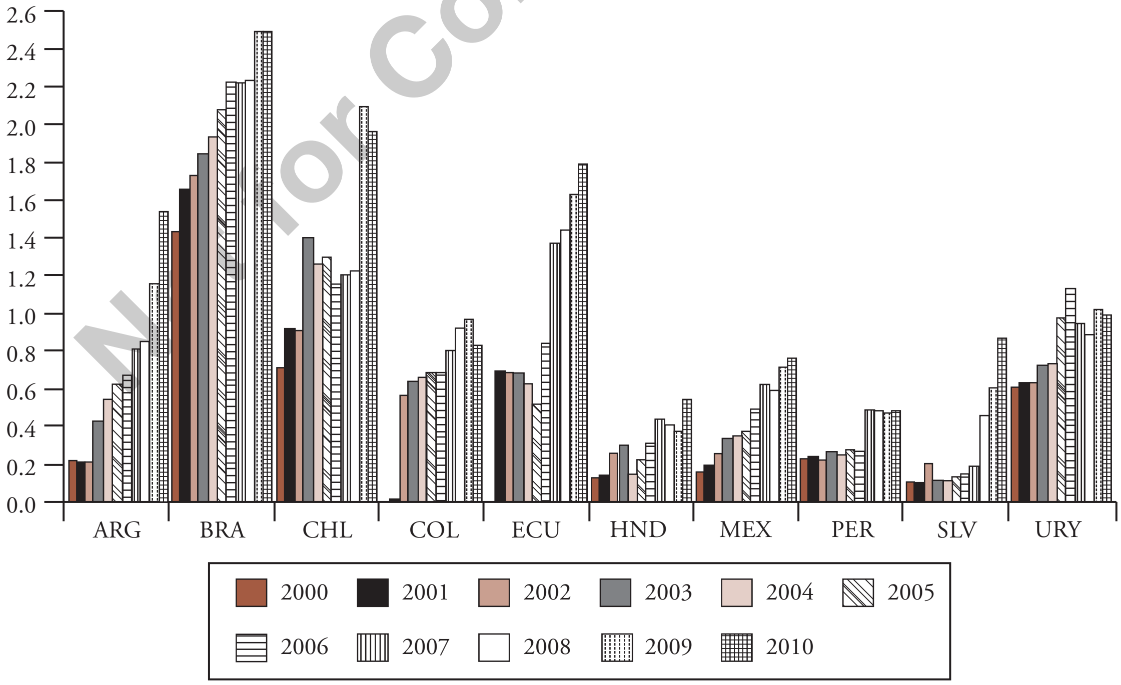

FIGURE 12.2 Social Assistance Spending as a per cent of GDP by Country, 2000–10

Source: Cerutti et al. (2014).
Note: The data include only central government level expenditures.

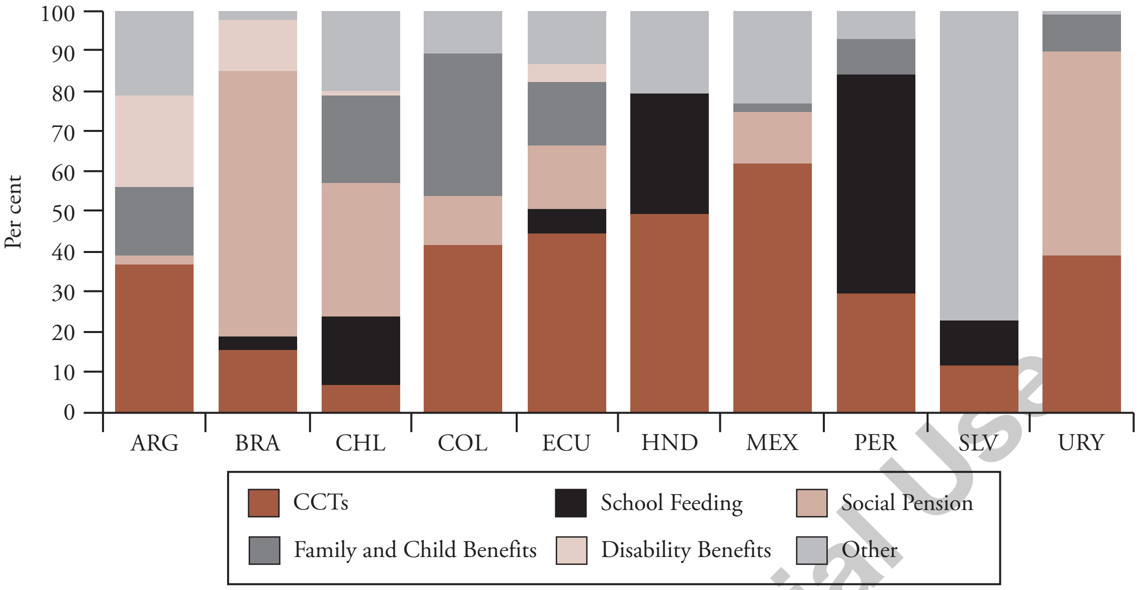

Figure 12.3 Composition of Spending on Social Assistance Programmes by Country, 2010

Source: Cerutti et al. (2014).
Note: The data include only central government level expenditures.

non-contributory programme guaranteed by the 2009 Constitution (Cecchini et al. 2014; Cerutti et al. 2014).

Social Protection and Gender in Latin America

The expansion in coverage of contributory and non-contributory social protection and the global goal of eliminating extreme poverty has brought direct benefits to many poor urban Latin American women who for the first time have acquired a modest safety net. It is also increasingly accepted that addressing gendered poverty requires an understanding of its multidimensional causes and consequences. To say that 'poverty is gendered' is not only to acknowledge that its causes and consequences may differ for men and women, but that gender relations are an important factor in accounting for these differences. In Latin America, as elsewhere, gender relations, form part of a system of social stratification characterized by patterned inequalities in the distribution of power, opportunity, and assets between the sexes, and compounded by the effects of class and racialized social relations (Holmes and Jones 2013; Jackson and Pearson 1998; Molyneux 2001).

Latin America has a mixed record in regard to gender-aware or gender-sensitive programming. In part this is due to path dependency: as elsewhere, social insurance systems were founded on a male breadwinner model whereby women's social rights were largely derivative of their presumed family roles, and were secondary to, and dependent on men's. Women who entered a sex-segregated labour market occupied lower paid jobs and were often forced to interrupt their careers due to child rearing—both situations with adverse consequences for any pension entitlements they might gain. Even worse off were those in the informal sector, and the large number of women without any income generating work, assets, or social protection (Razavi and Hassim 2006). Moreover, while urban women may have access to more services than rural women, studies show that they suffer from stress, time poverty, and lack support in reconciling their roles as workers and carers, whether of children or of the elderly and infirm. With poor households depending on more than one wage for survival, women's mass entry into income-generating activities has not been matched by a parallel expansion of affordable or free childcare, which is often most needed for the poorest households (ECLAC 2014).

In recent years a favourable policy environment has prevailed in Latin America in regard to women's rights and gender equality, and social protection systems have been made more responsive to women's needs, often as a result of active lobbying by women's organizations and NGOs. Social insurance schemes are less likely to be based on the male breadwinner model and indeed they have diversified to include a wide range of schemes with some tailored to meet the needs of particular vulnerable populations such as female-headed households, informal sector workers, and the disabled. Some countries, such as Uruguay and Costa Rica, have schemes aimed at formalizing the informal sector traditionally a major source of activity for women, by providing pensions and other benefits on a co-financing basis (Cecchini et al. 2014; Mesa-Lago 2008).

Women have not only benefited from social pensions for the elderly, but there is also progress in removing the traditional bias against women workers in contributory pension systems. Aiming to compensate women for their lower lifetime contributions and to improve low-income women's access to social insurance, several countries including Bolivia, Chile, and Uruguay have introduced innovative measures such as child credits to increase their insurance contributions, and pension rights for cohabiting partners equal to those for married couples (Arza 2012).

Despite these advances, two problems remain: many women still lack access to social protection in a context where, as we have seen in the section 'The Latin American Context: Gender, Poverty, and Vulnerability in Urban Latin America', the average proportion of women in poverty compared with men has risen over the last decade; second, even where women are included in social protection schemes, these can still fail to address gendered vulnerabilities in their policy and programme design. This is particularly evident in the initiative that has most widely been claimed as 'a women's policy' namely Conditional Cash Transfers (CCTs) as we discuss further. However, as noted earlier, CCT programme design has also evolved over time to include some more positive, transformative features.

THE 'WOMEN'S PROGRAMME': CONDITIONAL CASH TRANSFERS IN URBAN LATIN AMERICA

Conditional cash transfers, pioneered in Latin American in the late 1990s, have proven to be an effective way of addressing some of the multiple vulnerabilities facing poor, urban women and their children. Targeting poverty in both the short- and the long-term, CCTs couple cash transfers to poor households with children, to address their immediate needs for consumption, with health and educational conditionalities designed to promote human development and prevent intergenerational poverty. The transfer is typically provided to women as mothers with the assumption that they will spend it on their children's needs and comply with programme requirements.

Latin American countries have found that implementing CCTs in urban areas can, however, require adjustments. Not only is urban poverty more difficult to identify through standard means-testing, but it tends to be more volatile, with households moving in and out of poverty regularly (Paes-Sousa, Regalia, and Stampini 2013). Furthermore, because urban women are more likely to be employed than their rural peers, the opportunity costs of complying with 'co-responsibilities' are higher. Finally, children in urban areas may drop out of school for reasons more complex and not adequately explained by economic factors, including greater exposure to risky behaviours (IDB 2014).

General Impacts

The expansion of CCTs—which now reach nearly 130 million beneficiaries across Latin America, has been critical to the region's efforts to reduce both poverty and inequality (Stampini and Tornarolli 2012). Stampini and Tornarolli (2012), for example, calculate that the poverty headcount in Latin American would be 13 per cent higher without CCTs and that transfers represent over one-fifth of the average beneficiary's income. They report that the largest programmes, Brazil's Bolsa Familia[1], Mexico's Oportunidades[2], and Colombia's Familias en Acción[3], cover approximately one-quarter of their respective populations and reach over half of their country's poor. Reflecting broader shifts in demographics, CCT beneficiaries in these countries are increasingly likely to be urban and to live in female-headed households. For example, in 2010, 40 per cent of Oportunidades benefiaries lived in urban areas, compared to only 22 per cent in 2002. In Chile Solidario,[4] the proportion of urban recipients climbed from 64 per cent in 2003 to 75 per cent in 2009. Rates of female-headed households show similar trends. For instance, between 2003 and 2009, they increased from 23 per cent to 33 per cent in Brazil and from 26 per cent to 36 per cent in Chile (Stampini and Tornarolli 2012).

Evaluations have also found that programmes have an array of other positive impacts. For example, they improve *nutrition and health impacts*, especially for young children. Researchers have found that urban beneficiaries in Mexico and Colombia consume better-quality food, particularly high-protein (Angelucci and Attanasio 2013; Attanasio and Gómez 2004), and that beneficiary infants in Colombia, Ecuador, and Mexico show considerable improvement in growth (Attanasio et al. 2005a; Buser et al. 2014; Leroy et al. 2008), that households in Mexico have fewer sick days, and that infants in Colombia are breastfed longer (Gutierrez et al. 2005 in Gaarder, Glassman, and Todd 2010).

Similarly, while *educational impacts* tend to be higher in rural areas, in part because rural baselines are lower and in part because the opportunity costs of schooling in urban areas are higher, CCTs also increase urban children's school enrolment and attendance—particularly for adolescents, given that secondary enrolment lags behind primary (World Bank 2014a; Behrman et al. 2012; Silveira, van Horn, and Compolina. 2013). In urban Mexico, for example, Behrman et al. (2012: 252) found 'significant positive impacts for both boys and girls on schooling attainment, school enrollment … and amount of time children spend doing homework'. Similarly, in Colombia, urban children receiving the Familias en Acción transfer increased their secondary school enrolment by almost 14 percentage points (Attanasio and Gómez 2004). Indeed, Zavakou (n.d.) found that programme impacts on rates of grade failure and school leaving are almost entirely driven by effects on urban children—which are very large (for example, an 8.5 per cent drop in failure rates). Interestingly, while it is often assumed that CCTs increase children's school enrolment by decreasing their labour force participation, in Brazil, Silveira et al. (2013: 22) found that Bolsa Família increased both adolescents' schooling and work—effectively preventing 'work from taking the place of school'. It also decreased the odds that adolescents will neither work nor attend school.

In Latin America, CCTs have also been found to have broader *employment and service uptake impacts on adults*. For example, Galasso (2011) found that in Chile, urban Solidario beneficiaries were more likely than either non-beneficiaries or rural beneficiaries to participate in employment support programmes, to benefit from housing support schemes, to be aware of available social services, to proactively seek help from local institutions and to be optimistic about their futures. Similarly, in Brazil, Ferro, Kassouf, and Levison (2010: 37) found that despite concerns that Bolsa Família participation might encourage parents to leave the workforce, participation does not 'change mothers and fathers' probability of participation in the labor force'.

Finally, there is nascent evidence that urban areas may see *unintended but positive spill-over impacts* from CCTs. For example, Chioda, de Mellow, and Soares (2012) found that neighbourhoods with higher rates of participation in Bolsa Família have lower rates of crime, primarily driven by a reduction in robberies.

Gendered Impacts

CCT *impacts often differ for girls and boys*, in part because girls are more likely to engage in domestic work, which is easier to combine with schooling, while adolescent boys are more likely to take on paid work, which often precludes schooling entirely (World Bank, 2014a). In Brazil, for example, Ferro and Nicollela (2007) found that Bolsa Família impacts on urban children's work were concentrated in boys and younger girls. Similarly, in Mexico, Behrman et al. (2012) found that Oportunidades participation had no impact on urban girls' work but led to a significant reduction for boys (up to 13 per cent). Education impacts are comparable. For instance, in Colombia, Familias en Acción's impacts on urban boys' secondary enrolment were twice as large as those on girls' (7 per cent versus 3.4 per cent)—primarily reflecting boys' lower baseline (Attanasio, Fitzsimons, and Gomez 2005b).

Finally, there is recent evidence indicating that CCTs can reduce *adolescent pregnancy*, especially amongst poor, urban populations—primarily by enabling girls to stay in school and spend more time there (Azevedo et al. 2013; INSP 2014).

Latin American CCTs have also been found to have a plethora of positive effects in terms of urban *women's service uptake*, although these are highly variable. For example, in Brazil, Rasella et al. (2013) found that Bolsa Família increased women's utilization of prenatal care and in Chile, Galasso (2011) found that Solidario improved their rates of screening for cervical cancer. Similarly, in Mexico, INSP (2014) reported significant reductions in fertility—perhaps related to both urban and rural women's increased knowledge about family planning (Prado et al. 2004 in Gaarder at al. 2010).

Conditional cash transfers (CCTs) may also improve urban *women's labour force participation*. For example, Ferro and Nicollela (2007) and de Brauw et al. (2012) found that Bolsa Família increased urban women's paid employment. Similarly, Colombia's Familias en Acción has been found to increase the labour participation rate of urban women (IFS and Econometría-SEI 2006)—with notable results (6 per cent) for single mothers with young children (Barrientos and Villa 2013).

Discussions about CCT's impacts on measures of *women's broader empowerment* are, however, more contentious. While only two of Latin America's CCTs, Opportunidades and Familias en Acción, were designed with explicit attention to gender equality, there has been considerable speculation that programmes may have spill-over impacts on gender relations, perhaps through recognition of women as the primary recipient of transfers or through ensuring their access to their own income. Impacts have, however, proven difficult for evaluations to capture, in part because they rely on simplified proxies to quantify a complicated concept and in part because time-limited evaluations are not well suited to measure longer-term processes (World Bank 2014a).

One such proxy is *women's intra-household decision-making*. Qualitative research with women beneficiaries has suggested that while CCTs tend not to fundamentally alter the balance of power or the division of labour within the household, they may increase the self-esteem and the decision-making ability of those women (Suárez and Libardoni 2007). That said, most studies have failed to find quantitative evidence of CCTs' impacts on women's intra-household decision-making (DFID 2011; Fiszbein and Schady 2009; Holmes and Jones 2013). However, recent work by de Brauw et al. (2014) suggests that disaggregation by residence location may be key to quantitative findings. Addressing Bolsa Família's effects on a variety of decision-making topics, they conclude 'that all significant positive impacts in our sample are concentrated in urban areas' (Brauw et al. 2014: 496).

There is also some evidence of an increased sense of *citizenship* among disadvantaged urban women. Women in three urban centres in Brazil spoke about the importance of participating in public meetings where they access information and discuss matters of rights and citizenship (Suárez and Libardoni 2007).

Limitations and Advances

CCTs are not a panacea. While they have multiple positive impacts—sometimes especially for girls and women—and while they have made poor women more visible and placed them at the centre of social policy and closer to state institutions (ECLAC 2013b), they have been criticized for *fostering maternalism* and not only failing to address the reasons for women's disadvantage, but strengthening it. For example, CCTs focus on women's compliance rather than addressing the supply and quality of available infrastructure and services (Fiszbein and Schady 2009; Murray et al. 2014; Ranganathan and Lagarde 2012). They also reinforce women's caretaking roles—and indeed, by stipulating conditionalities—add to women's already significant time poverty (Molyneux 2008), while at the same time CCTs fail to adequately support income generation opportunities that would empower beneficiaries—especially women—and allow them to escape poverty.

A key feature of Latin American CCTs, however, is their use of *routine and rigorous impact evaluations*. This has not only provided evidence of their effectiveness, which has been critical to building their global reputation, but has paved the way for criticisms to translate into change. In Mexico, for example, Prospera (formerly known as Oportunidades) beneficiaries are now increasingly linked with employment training and income-generating opportunities, as well as provided with heavily subsidized childcare through Estancias (see the section 'Programme Complementarities Aimed at Transformative Social Protection'). Similarly, in Brazil, Bolsa Família beneficiaries are increasingly provided with complementary programming that includes childcare, technical training, and small business support (Fultz and Francis 2013). There is also growing attention paid to gender inequality and ways in which programme design can work to reduce it. For example, some CCTs are allowing other household adults to be designated as beneficiaries, which means that women can share the burden of complying with conditionalities (World Bank 2014a). It is to innovations of this kind that we now turn in the next section.

PROGRAMME COMPLEMENTARITIES AIMED AT TRANSFORMATIVE SOCIAL PROTECTION

Given a growing global consensus that CCTs are valuable in so far as their contribution to reducing poverty and vulnerability and promoting some forms of human capital development, but certainly no 'magic bullet' to development challenges, increasingly the region is exploring programme complementarities that could help to address the complex intersection of economic and social vulnerabilities and promote empowerment. Here, we discuss three such examples and the extent to which they are playing a more transformative role in the lives of poor urban women and girls.

Promoting Women's Employment in Chile

One of the main identified CCT weaknesses is that although these programmes explicitly targeted low-income women, they did not address their difficulty in finding employment and generating their own income, which are crucial conditions for women's empowerment and poverty reduction (Fultz and Francis 2013). Only a few such programmes have been linked to employment support schemes with the main exception being Chile Solidario (ECLAC 2013b).

The programme started in 2002 and targeted the extreme poor with an integrated system of interventions addressing their multiple deprivations and strengthening their capacity to escape poverty (Cecchini, Robles, and Vargas 2012). While a CCT was offered to women, it played a secondary role having a relatively small value and lasting for only 24 months (Stampini and Tornarolli 2012). Instead, priority was given to intense psychosocial support offered with the objective to link households to their rights, tackle information and psychological barriers, and help them acquire skills to connect with the welfare system (Cecchini and Martinez 2012; Scarlato, d'Agostino, and Capparucci 2014). A range of additional transfers and services were also offered to beneficiaries, including employment support programmes such as self-employment support and microenterprise creation in urban areas, job placement assistance, and skills development and training. Their aim was to increase employability and facilitate the insertion of beneficiaries, including female-headed households, into the labour force (Cecchini and Madariaga 2011; Scarlato et al. 2014). In 2009, Chile Solidario spent 0.11 per cent of total GDP and benefited 306,000 households (Cecchini et al. 2012) with almost 75 per cent of them living in urban areas (Stampini and Tornarolli 2012).

Programme evaluations reported some positive impacts. Psychosocial support was found to enable urban beneficiaries to improve their self-esteem and increase service uptake: participation rates in employment support programmes increased by around 30 percentage points in urban areas (Galasso 2011) with women mostly benefiting from self-employment support schemes (Scarlato et al. 2014). However, no substantial improvements in beneficiary income and employment levels were found, particularly for urban women (Barrientos and Villa 2014; Cecchini et al. 2012; Galasso 2011). Thus, Carneiro, Galasso, and Ginja (2009, 2015) did not report any significant impact on the employment or income of household heads, including women heading households. Only in rural areas did Chile Solidario have an impact on employment of spouses who were predominantly women previously unemployed, and for households served by social workers with relatively low case loads. In their evaluation, Scarlato et al. (2014) concluded that the programme had a strong impact on labour market outcomes mainly for beneficiary men, while women were unable to benefit from all support schemes offered due to lack of childcare services.

In 2012, Ingreso Ético Familiar (Ethical Family Income) was launched to gradually replace Chile Solidario. Compared to its predecessor, it targets not only the extreme poor but also vulnerable households and individuals. Moreover, while it continues the provision of psychosocial support, the programme has significantly expanded transfer types and amounts, placing greater emphasis on beneficiary capacity to generate income for a sustained exit out of poverty (Cecchini et al. 2012). Cash transfers are organized under three pillars: the 'Dignity Pillar' with unconditional transfers; the 'Duty Pillar' with transfers conditional on children's regular health check-ups and school attendance; and the 'Achievement Pillar' with conditional transfers for good grades and women's employment. Transfers under the first two pillars are offered to those in extreme poverty for 24 months and gradually decrease, while achievement transfers start later and continue for up to 12 months, targeting also the most vulnerable population groups. Given its income generation emphasis, the programme is linked to several employment support schemes which provide technical training, job skills, and job search support. In 2012, the programme targeted 170,000 households with a budget of USD 400.5 million—that is, 0.18 per cent of GDP (Cecchini et al. 2012).

The women's employment transfer (Bono al Trabajo de la Mujer) targets working women aged 25 to 59 years, belonging to the 40 per cent most vulnerable, and with at least one social security contribution. If their monthly income is less than USD 685, they receive a transfer of an additional 20 per cent of their wage for up to four years. On their third year of employment, their employer also receives a transfer equal to 10 per cent of their wage which aims to further encourage women's formal employment (Cecchini et al. 2012). This scheme has been hailed as an important innovation on the grounds that it helps low-income women who have lower labour force participation rates not only enter the labour market and generate their own income, but also access and retain formal employment and social insurance benefits (Cecchini et al. 2012; Scarlato et al. 2014). Although the first evaluation of Ingreso Ético Familiar is currently being undertaken by the Inter-American Development Bank, a first study (Henoch and Troncoso 2013) found a positive short-term effect with an average 9 per cent increase in women's labour force participation and a higher proportion of working adults among beneficiary households.

Childcare Programme in Mexico

The Programa de Estancias Infantiles para Madres Trabajadoras (PEI)—or 'Estancias'—was created by the Mexican government in 2007 to facilitate and stabilize the entry of low-income mothers into the labour market (Calderón 2014; Díaz and Rodriguez-Chamussy 2013; Pereznieto and Campos 2010). Utilizing third-party providers, Estancias covers up to 90 per cent of the cost of care for children between the ages of one and four (on a sliding scale). Now providing care to more children than the social security-run childcare programme (Pereznieto and Campos 2010), Estancias serves primarily children from the lowest income quintile (Staab and Gerhard 2011)—three-quarters of whom live in urban areas (Araujo et al. 2013) (see Box 12.1).

Box 12.1 Estancias at a Glance

- Children (1–4 yrs) served (2011): 266,406
- Centres in operation (2011): 9,289
- Percentage in urban areas (2013): 75%
- Staff (2011): 41,732
- Average cost/child/year (2010): USD 737.40
- Average fee/child/month paid by parents: USD 29.50

Source: Araujo et al. (2013).

The Mexican government made Estancias 'a cornerstone of its gender equality agenda' (Calderón 2014: 5), jointly aiming to help women find stable employment and 'highlighting that care functions have an economic value' (Pereznieto and Campos 2010: 34). Women are eligible if they are employed, looking for work, or enrolled in education or vocational training. They must also be ineligible for childcare provided by the formal social security system and have a household income less than six times the minimum wage—although, since centres have no way of verifying family income, this is not enforced (Calderón 2014). Men are eligible under the same rules with the additional caveat that they must also be single parents (Fontana and Elson 2014).

Parents are incentivized with tuition subsidies, and centre directors are provided with grants to establish or upgrade centres, which typically operate out of private homes, churches, and community centres. Centres are required to operate for a minimum of eight hours per day, five days a week and can cater to up to 60 children with a staff ratio of no more than eight-to-one (Araujo et al. 2013; Díaz and Rodriguez-Chamussy 2013; Pereznieto and Campos 2010). Centres provide children with hot meals and snacks, based on menus developed by a nutritionist. They are also given daily health checks, to look for signs of illness or abuse, and—as of 2012—are exposed to a comprehensive, developmentally appropriate educational curriculum (Araujo et al. 2013). Centres are regularly inspected to ensure compliance with programme rules and standards for good childcare services (Araujo et al. 2013; Díaz and Rodriguez-Chamussy 2013; Pereznieto and Campos 2010).

Estancias has had significant impacts on low-income mothers' employment and income. Ángeles et al. (2014) found that the proportion of employed beneficiary mothers increased 18 per cent and that the average number of hours they worked each week increased by six. Impacts were particularly strong for women who were unemployed before joining the programme and for mothers who were re-entering the workforce (who enjoyed an 8 per cent increase in job permanence). While Ángeles et al. (2014) did not find that Estancias impacted family income, which they attributed to beneficiary under-reporting, Calderón (2014) found a significant improvement. She reported that beneficiary incomes were 20 per cent over the mean and attributed stable *family* incomes to the fact that employed men are taking the opportunity afforded by their wives' employment to leave their own jobs and look for better-paid employment. Calderón (2014) also found, however, that unemployed husbands are taking advantage of their wives' employment—by becoming less likely to find jobs of their own.

Findings from a qualitative assessment of Estancias corroborate this statistical evidence, with mothers reporting that the programme had either allowed them to take their first job or, more frequently, enabled them to access a more stable job. Many women reported that unstable childcare arrangements had made previous employment tenuous—and that Estancias had eliminated that concern (Pereznieto and Campos 2010). Furthermore, because Estancias provides employment for more than 40,000 women, it is promoting women as 'micro entrepreneurs' and facilitating, through the implementation of mandatory training in business management as well as childcare practices, the development of their overall skillset (Pereznieto and Campos 2010), albeit with the criticism that the jobs created are poorly paid and lack formal social protection (Fontana and Elson 2014; Pereznieto and Campos 2010).

Many beneficiaries are also enrolled in other complementary programmes, such as Prospera—Mexico's CCT (Pereznieto and Campos 2010). While not yet realized, especially given, as Staab and Gerhard (2011: 1102) observe, the 'low-cost and loosely regulated character of the Estancias programme', Pereznieto and Campos (2010) note that there is significant scope to foster synergies between the two programmes.

Social Accountability Measures as a Tool to Promote Women's Empowerment in CCTs

In addition to measures that help women to develop their capabilities and maintain sustainable livelihoods, there is a growing consensus in international development policy circles that tackling the multi-dimensional aspects of poverty also involves a range of socio-political changes that are associated with empowerment and voice. These involve treating poor people as citizens with rights, and as stakeholders in the way that anti-poverty programmes are designed and managed (World Bank 2003). Programmes designed for the poor have often been prone to unreliable service delivery and corruption, with poorly trained and underpaid personnel (Joshi 2008; Pellissery 2008; Rose-Ackerman 2005; Shah and Schacter 2004). By introducing social accountability mechanisms, citizens can take action to influence and hold to account public officials. This has been widely seen as a necessary part of efficient service delivery as well as of good governance, and the evidence shows that it can also bring poor people more respect and responsiveness from service providers (Bukenya, Hickey, and King 2012).

Latin America has attracted international attention for its history of citizen engagement in governance, but it is also among the regions that have led the way in including social accountability processes in social protection programmes. There are a variety of different mechanisms through which citizens exercise social accountability and engage with the state, ranging from participatory governance processes (planning, budgeting, monitoring) mandated by law; forms of public interest litigation and administrative mechanisms, such as official complaint and grievance processes; citizen audits, such as social, gender, or safety audits, and civil society-initiated activities, such as scorecards or public hearings. While participatory evaluations have mostly been conducted at local level with few upward linkages, more ambitious measures provide poor people with representation within the broader administrative architecture of cash transfer programmes and in some cases (for example, Brazil and the Dominican Republic)[5] with representation also ensured within the structures of local government (World Bank 2014b).

Gender Dimensions

Women face particular obstacles to citizen engagement especially where social norms inhibit or prevent their ability to gain voice, presence, and influence in public settings. But practical limits also prevail unless explicitly addressed by policy measures, such as the timing and location of meetings, and the availability of childcare for those who need it. Where women suffer from low levels of literacy and limited experience of public action this can also serve to restrict their confidence and their influence, particularly among the most deprived communities (Domingo et al. 2015). Gender-aware programmes, even those working with poor indigenous communities as in highland Peru, can do much to address these issues when there is political will to do so and where women's NGOs can offer vital support to women by providing training in rights awareness and in the skills needed for full and effective participation. Frisancho and Vásquez (2014), for example, found that when poor indigenous women had the opportunity to express their views, needs, and preferences to public officials and service provider, they did so.

Bolsa Família: CCTs and Women's Engagement

As the activities of cash transfer programmes are directed to, and are in part organized by women at local level, their participation in social accountability processes, especially in urban settings, should face fewer obstacles. However, even if women do participate (and the degree to which they do is variable), reliance only on local participation in the absence of institutionalized transparency and proper reporting and response mechanisms is rarely sufficient to bring about improvements in services (Hickey 2014).

Bolsa Família's system of social accountability has institutionalized both upward and downward linkages to promote oversight and responsiveness. Citizen participation is legally guaranteed by the Brazilian Constitution of 1988 which establishes a statutory obligation to create mechanisms of citizen accountability at all levels of governance down to local level. Institutional guarantees for democratic representation operate through municipal level people's councils or Conselhos. Bolsa Família is bound by rules of transparency and is monitored by Conselhos to which beneficiaries and other programme stakeholders are elected. The Conselhos are responsible for regular monitoring and evaluation, and for ensuring that good management practices, fiscal transparency mechanisms, and robust complaints procedures are in place. Transparency enables audits to be conducted and inconsistencies challenged and if successful, brought to justice. In practice, however, much still needs to fulfil the promise of these measures (Cecchini and Martinez 2012) and especially to encourage women to engage in these processes and gain from them. Studies of Bolsa Família show that women often did not have a clear idea of programme goals or of their rights, and their expectations were limited by the programme's emphasis on women's caring role. Moreover, without more attention to auditing gender issues and actively supporting women's engagement for example, by assisting with childcare, and fostering social interaction so that power-holders can be held to account, the potential of these social accountability mechanisms—even in contexts like Brazil with a long experience of participatory governance—remains unrealized (Suárez and Libardoni 2007; Sugiyama forthcoming).

SOME LESSONS FROM LATIN AMERICA

Overall this chapter highlights the importance of according greater attention to examining the impacts of social protection on urban women and girls. So far, data on the urban poor, where they exist, are infrequently disaggregated according to gender. More attention has focused on the rural poor, as urban areas are presumed to offer more opportunities to exit from extreme poverty. However, given increasing urbanization rates and significant pockets of urban poverty, we have argued that there is a need to look at urban areas to reveal the intersecting vulnerabilities experienced by the urban poor and to question the extent to which social protection programming is tackling these.

It is also critical that other regions seeking lessons from Latin America, look both at the earlier lessons from the region, when the focus was concentrated solely on economic vulnerabilities and promoting human capital development, and at more recent lessons concerning the need to more actively tackle the combined effects of social and economic vulnerabilities and promote a more sustained exit from poverty.

A further vital lesson from the Latin American experience is the importance of investing in robust monitoring and evaluation systems, and integrating learning into subsequent programme rounds, including the design, collection, and analysis of quality data disaggregated not only by gender but also by residence (to capture urban/rural and intra-urban diversity) and by age.

As far as positive lessons are concerned, the Latin American region shows that with political will and effective instruments poverty and inequality can be reduced. The move towards expanding non-contributory social protection has been a notable feature of the region aiming to correct the imbalance in previous settlements that favoured more regressive, less inclusive policies. Studies on the distributional effects of social protection transfers show that poverty and inequality can be reduced but if this is to be maintained over time, much more needs to be done to secure sustainable livelihoods for the poor, including policies directed at generating decent work. Meanwhile, as we have argued, there are indications that some of the emerging innovative complementary programmes, including those offering skills training and employment support, more affordable and accessible childcare, and social accountability mechanisms that promote participation in programme governance of disadvantaged population groups, including urban poor women, can deliver positive results.

NOTES

1. Created in 2003, the Brazilian *Bolsa Família* (Family Grant) is the CCT programme with the largest coverage in the region. It targets poor and extreme poor families with children, selected from a single national registry, and provides them with a monthly cash transfer conditional on their compliance with education and health conditionalities. The programme is also linked to complementary programmes such as vocational training and microcredit.
2. The Mexican *Oportunidades* (Opportunities) started in 1997 as Progresa (Education, Health, and Nutrition Programme), a CCT programme targeting poor rural families with children and aiming to improve their human development outcomes. Since 2001 following management changes, inclusion of more benefits and expansion to urban areas, the programme continued as Oportunidades. Progresa/Oportunidades explicitly incorporated rigorous impact assessments into its design and its constant evaluation informed its evolution and established its reputation. After the gradual incorporation of new transfers such as elderly and food support, Oportunidades was succeeded in 2014 by Prospera (Prosperity), which again targets poor households with a range of transfers and services to facilitate their economic and social inclusion and enable them to exit poverty.
3. The Colombian *Familias en Acción* (Families in Action) started in 2001 as a CCT programme targeting poor families with children. As it gradually expanded to indigenous households and those displaced by violence, it provided different types of cash transfers according to beneficiary characteristics and needs. In 2011 the programme was redesigned and implemented as *Más Familias en Acción (More Families in Action).*
4. *Chile Solidario* (Chile Solidarity) started in 2002 targeting families in extreme poverty with an integrated system of interventions, including conditional and unconditional cash transfers and social services. Its distinctive characteristic is the provision of intense psychosocial support to all beneficiaries to enable them to improve their quality of life and exit poverty. In 2012, the programme was replaced by the Ingreso Ético Familiar (Ethical Family Income) which also targets poor and vulnerable families and individuals with several transfers and interventions according to their specific needs. (see CEPAL's CCT programmes' database http://dds.cepal.org/bdptc/en/contact.php, last accessed 8 October 2015).
5. A community report card project in the Dominican Republic has delivered significant results in terms of citizen action. See evaluation World Bank (2014b).

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13

Services for Whom?

A Gendered Approach to Community Upgrading

Giovana Beltrão

Poverty continues to be a reality in the developing world with a widening gap between rich and poor. Despite huge efforts by global communities and governments to eliminate poverty, the challenge remains. At the same time, the world is becoming increasingly urbanized, with the fastest rates in developing countries. Unable to cope with this unprecedented growth, cities have become victims of social and environmental degradation often characterized by the proliferation of slums (favelas). Urban poverty is growing. Many cities in the world, including Recife in Brazil, have not fully succeeded in breaking the poverty cycle and improving the quality of life in the favelas. *What is missing in these upgrading processes?*

Favela dwellers, regardless of their awareness of the problems they face, are typically given limited opportunity, and are unprepared and incapable of fully participating in upgrading projects carried out within their own community. Consequently, residents have a limited sense of ownership, and interventions may or may not match community priorities.

Assuming improvement of living conditions is the ultimate goal of favela upgrading projects, the question, '*are favela dwellers, especially women, given the opportunity, able to participate in gaining an understanding of their environment and communicating priorities to an outsider (i.e. politicians, planners)?*' is key? (Beltrão 2007; emphasis in original). Gaining the skills to 'see their environment' is the starting point for favela residents being able to communicate their issues, needs, and priorities, and participate effectively in their upgrading.

Upgrading of urban spaces and services must happen through effective, integrated, and inclusive urban planning and development while promoting gender equality. While this is commonly understood among policymakers, planners, and practitioners, cities continue to grow with segregated, inefficient, and degraded spaces. What are we still missing to understand? How much more do we need to know about living conditions in slums? How much more do we need to learn to address slum upgrading with an effective, participatory approach? Who are the 'we' that should play key roles in the planning process? Are we prepared to participate in the planning? Many questions are still being asked while resources are being wasted. This chapter poses a series of other key questions and focuses on presenting a tool for preparing women and planners to participate collaboratively in the community planning.

Who are we actually planning for when we make decisions about services in our cities? Who are we planning for when we create our urban forms; define urban spaces; allocate land uses; and determine the character? And who is actually involved in making those decisions? Are we planning to truly address the social, cultural, and economic realities of the wide range of needs, priorities, and aspirations that exist, or are we planning to address political aspirations, professional goals and standards, and unrealistic visions? We too often miss the target by not truly understanding, accepting, and involving those for whom we are planning. Experts 'know' on behalf of those who need. We typically generalize our responses without thoroughly appreciating the differences in needs between income groups, cultures, and genders.

Gender covers everyone, but it is the women, and particularly those in poverty, who most often come up short on urban services and planning considerations. If we want to truly target the needs of the urban poor with appropriate services and urban planning, there are number of factors to consider and methodologies to employ including gender considerations. This chapter discusses some of these, starting with the fundamental need for participation. The starting point for participation is building the capacity to do so, and the starting point for that is to establish a common vocabulary in order to communicate meaningfully. With that process operating we would now be in a position to talk about appropriate urban services, their form, costs, and locations. This chapter reviews such a process in a Brazilian slum.

This chapter presents insights from several studies, but mostly from the author's experience with urban planning and slum upgrading in the developing world through the gender lens.[1] The first section elaborates on the intrinsic connection between effective urban planning and decision-making that highlights the impacts of urbanization. It discusses the disconnect between political aspirations, planning, and socio-economic realities. The second section investigates the importance of gender in planning, basic elements of participation, and the influence and impact of women in slum upgrading. In the third section, the chapter presents a tool design and test process developed by the author to bridge the language gap between planners and slum dwellers for improving preparedness for participating. The fourth section, the conclusion, highlights ways-forward for service provision with gender as a driving force.

URBAN PLANNING AND DECISION-MAKING

Good urban planning can only result from fully integrated, inclusive, and well-informed decision-making processes. This supports good governance without which our cities will not be sustainable or resilient. This section discusses the role of decision-making in urban planning and development, highlights some typical constraints, and recommends some positive ways forward.

Cities and Urbanization Impacts

Cities are complex systems in constant transformation. These systems include social, economic, physical, environmental, institutional, and financial components, all of which must be integrated in the planning process. At the same time, cities are a combination of diverse physical forms which develop and evolve over time. A city consists of 'occupied' and 'empty' spaces made of physical structures and the spaces between them. In a healthy city these spaces are in balance. Rescuing the 'balanced' relationship that once existed is challenging the cities of this century (Salat 2011).

The contemporary rate of urbanization is imposing a faster pace of transformation on our cities' urban forms than many can keep in balance. This rapid transformation is impacting the social, economic, and environmental sustainability of our cities. Planning our cities for sustainable living requires the adoption of an integrative approach where people, spaces, and services coexist in a healthy, integrated 'push–pull' relationship.

The world's population continues to grow with accelerating rural–urban migration. The Least Developed Countries (LDC) together have the fastest population growth rate in the world and their total population is expected to double by 2050 and continue increasing until 2100.[2]

By 2050 the global urban population is projected to reach 66 per cent.[3] The pressure on cities to provide for sustainable living will continue to grow. The failure of cities to keep pace with needs is the direct cause of informal settlements (slums).

Politicians and Experts versus Population

Our cities are growing beyond 'mega' size and farther away from being sustainable. City planning has a major role to play in guiding the creation of integrated, sustainable, and liveable cities, but good governance is the real key. Behind good governance lies the need for informed decision-making. While multi-stakeholder decision-making involving politicians, experts, and the population can be an effective participation mechanism supporting good governance, the lack of coordination too often inhibits social, economic, and environmentally effective management practices. Political aspirations are short-sighted, driven by election cycles and too often disconnected from social and economic realities. Planners, the 'experts', on the other hand, commonly impose their views and high technical standards, lacking the true understanding of city dynamics and not taking the time to understand the real needs and priorities of those for whom they are planning. Appropriate solutions are missed through a lack of serious participation. Those who should be the real beneficiaries of planning and development, the people, are left to live in urban spaces decided by others when, in fact, their needs should lead planning activities.[4]

A population's culture, socio-economic realities, and community priorities often differ from those of the politicians and planners. People commonly have limited opportunities to influence decision-making due to limited technical knowledge and ability to participate. Effective and informed decision-making relies on integrated stakeholder participation. The third part discusses the importance of participation in the urban development.

A GENDER PARTICIPATORY APPROACH

The second part discussed the importance of decision-making for good urban planning and community development. The key to well-informed and effective decision-making is full participation by all the stakeholders. This section defines 'participation', discusses how it should operate, and emphasizes the need for a full cross-section of stakeholders to be involved with a particular emphasis on equitable gender representation.

Planning and Gender

Incorporating a gender approach into urban planning and development processes is critical. Moreover, contemporary planning models must adapt to new and unprecedented indicators while planners must play different roles to ensure the promotion of gender equality. Planners, as part of the government, should be the interface between government and grass roots groups including women's groups (UN-Habitat 2012) ensuring gender indicators are integrated into government plans and projects.

Studies and practices suggest that gender is still to be fully embraced as part of the urban planning process and service provision. Although frequently mentioned, the reality remains that the importance of women's roles in the household and community, especially in the low-income groups, continues to be ignored. Gender issues are commonly considered irrelevant to governments, planners, and practitioners who fail to understand the connection between gender and sustainable planning. Planning our cities to include the needs of vulnerable groups requires the recognition of gender-based differentiated needs if cities are to be healthy, safe, and equitable.

Mainstreaming gender through urban planning models is an opportunity to enhance women's participation in the decision-making process. As emphasized by the World Bank (see Box 13.1) gender is about women and man equally. Men and women play different roles, have different needs and different perceptions of their living environment (ADB 2006). Women tend to have the closer connections to household, family, and community needs. Involving women in planning the communities through participatory processes leads to effective interventions, benefiting all. Women tend to demonstrate a more communal understanding of their spaces, and a stronger sense of ownership and family protection.

Box 13.1 A Gender Definition

Gender refers to the social, behavioural, and cultural attributes, expectations, and norms associated with being a woman or a man. Gender equality refers to how theses aspects determine how women and men relate to each other and to the resulting differences in power between them.

Source: World Bank (2010).

The systematization of women's view in the urban planning and development processes is critical. Participation is a commonly referenced process, however most miss the implementation of a structured and systematized approach to be effective. Participatory mechanisms that are consistent, continuous, and based on open dialogue between all stakeholders must be embedded into all phases of a project from planning to implementation and managing. Local women's groups can play significant roles in this process if methodologies are adopted that match their technical knowledge and language capabilities.

Fundamentals of Participation

Community participation can simply be defined as the involvement of people in affairs that affect their own lives, their needs and their aspirations. Community participation is a fundamental principle of democracy, essential for community empowerment, and critical for development success. 'Participation is the soul of an empowered community' (Reid 2000). Empowered communities also achieve higher levels of voluntarism and a brighter community spirit.

Understanding community participation involves understanding power; understanding the ability of different interests to achieve what they want. Power depends on who has information, skills, confidence, and in many situations, it depends on who has the money. Participation is a way of sharing power. Very often government agencies are unwilling to share their power as the government fears the loss of control. However, sharing power through participation does not imply losing government's own. Working together, government and communities have much better chances of achieving more than either could on its own. It is critical to understand that there is a difference between 'power to' and 'power over'.

Participation cannot be forced; people should feel responsible and willing to participate to solve their own problems. Participation must start 'right'. Recovering a community's belief in participation and its benefits from a failed start is difficult. First, there must be a recognized common interest, a common goal. People need reasons, incentives, to participate. They must see the potential of their efforts to improve their lives and their community. Incentives can also come from traditional social or religious obligations for mutual support or from remuneration (cash or in kind). People are often discouraged from participating due to a lack of belief in tangible results; lack of support by the government agencies; contradiction between speeches and actions taken by the government agencies; unfair distribution of work or benefits among members of the community; lack of a minimum sense of community; dependency syndrome—people do not feel like participating when they are under the impression that the government should provide everything; facilitators' treatment of community members—residents treated as being helpless; not being listened to or not treated with respect and gender equality.

The level of participation in a community development programme can vary and is greatly affected by the attitude taken by those promoting participation.

- Informing: merely telling participants what is planned; it is a 'top-down' approach that precludes local inputs.
- Consulting: options are offered and participants are consulted about them; participants have the opportunity to provide some feedback about the options, but not the chance to put forward their own options; consulting is the middle ground in the 'top-down' approach and still not ideal.
- Deciding together: new ideas are allowed and options are offered in an open decision-making process; participants interact seeking to decide together what works better for the benefit of the community as a whole; it represents a joint venture.
- Acting together: participants decide what is best and, moreover, create the partnership to implement it;
- Supporting independent interests: community groups or organizations are offered financial and/or technical support to develop or implement their own projects.

Experience has shown that the last three levels are truly participatory. Other levels may be appropriate in different situations, if the intention is to achieve 'common-goals', the higher degrees of participation are essential.

Community participation is a process that does not happen by itself. Someone, either from the community or an outsider—individuals and/or an organization, has to identify and express the desire to promote some change or development and provide on-going management of the process and gather residents willing to embrace the cause. Preparation is required. First, the community must be mobilized around a common goal, and mobilization needs facilitation. The definition of clear goals and means to achieve them, as well as identification and inclusion of key stakeholders, is critical. Participation also means engagement, getting together.

A stakeholder is anyone who has an interest, a 'stake', in what happens in the community. Not everyone affected has, or should have, an equal say. It is virtually impossible for every affected person in a community to contribute equally, however, it is important to identify key individuals, groups and/or organizations that can actively participate. Stakeholders should include a wide cross-section of people from within the affected community, as well as local authorities and external agencies. Stakeholders can be grouped into three levels: Primary (directly affected people from the community), Secondary (local authorities, agencies, etc.), and External (third parties interested in the community issues or development). Stakeholders must collaborate with a clear understanding of the impacts of a project on each stakeholder; and the stakeholder's influence and importance for the success of the project. The inclusion of all genders, all ages, and disadvantaged groups—elderly, minorities, handicapped—is critical.

Participation is also about putting ideas into practice. Turning ideas into practice and implementing them depend on stakeholders' confidence and skills as much as it does on money. Getting involved in a participatory process may be an unfamiliar activity for many, and some may not be comfortable expressing ideas in a forum. Stakeholders need assistance to develop their capacity to contribute to complex decision-making processes. People need training to develop the confidence needed to participate.

Implementing community development programmes requires resources: human, technical, and financial. International donors, Non-governmental Organizations (NGOs), and governments are the traditional players in the implementation process, but the more the community gets directly involved in fund raising, the greater its sense of responsibility and ownership, the less susceptible they may be to the dependency syndrome, and the greater the likelihood of sustainability.

Often, in community development projects, some economic activity is initiated (trade or services) based on existing local skills and needs. With the creation of economic activity, residents may be in a better position to contribute financially to the project's implementation, on-going management, and cost recovery. Cost recovery is a key to sustainability, but always difficult to achieve in low-income communities. A starting point for cost recovery is participation, building ownership, and a common understanding of the community's direction. 'Getting something for free' does not promote effective community development and may create a burden instead of an opportunity (a house for free imposes the responsibility or cost for maintenance). The give-away approach does not sustain development and above all, enhances a dependency syndrome discouraging a community's participation. Also, with no cost recovery, the chances of reinvestment (spin-off) are considerably reduced.

Women and Upgrading

Slum upgrading is not a new practice in addressing urban poverty. Over the decades, many approaches to slum improvements have been undertaken by federal, state, and local governments. Efforts have ranged from neglect to eviction; to self-help and *in situ* upgrading; to enabling policies; to resettlement; and to participatory slum upgrading. Typical slum upgrading actions include: provision of basic services (rehabilitation of circulation, water, sanitation, drainage, etc.); removal or mitigation of environmental hazards; provision of incentives for community management and maintenance; construction or rehabilitation of community facilities and open spaces; regularization of land tenure; home improvement; relocation associated with compensation for residents dislocated by the improvements; improvement of access to healthcare, education, and social support programmes (addressing security, violence, etc.); provision of training and microcredit to enhance income-earning opportunities; and building social capital and the institutional framework to sustain improvements. The benefit of such an approach is the creation of an improved, healthy, and secure living environment with minimal displacement of residents (Beltrão 2007).

Despite the recognition of slum upgrading as typically the most effective approach, there are still challenges to implement the full project cycle of plan, implement, and manage through a continuous participatory process (see Figure 13.1). One common failure is not to recognize the importance of women in the community and the upgrading process. They can be the key to sustaining long-term results with their better understanding of community needs for household survival. Their understanding of the community can serve as the baseline for planning, implementing, and managing plans and urban services. Women have long been recognized as the 'daytime managers' in their communities (Schmink 1984). Women know the struggles of living in a dense and unhealthy environment; they know exactly where social activities take place in the community; how important it is to them to access safe water and properly dispose of waste; they know the importance of employment opportunities as well as keeping services running. This vast knowledge is often lost, however, by a limited capacity to communicate and participate effectively.

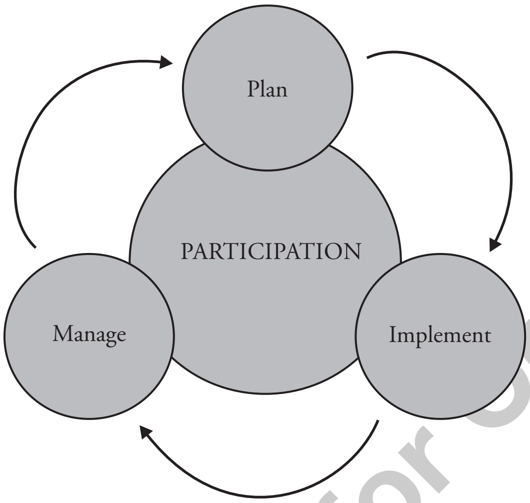

FIGURE 13.1 Project Cycle

Source: Author.

Upgrading plans, implementation, and monitoring must engage local residents of both genders and all ages individually and/or through local organizations in a participatory dynamic process supported by planners and other professionals. Too often planners impose their technical views leaving the residents with the limited and final responsibility of approving a plan that does not reflect their needs and is not fully owned by them. From the beginning, male-dominated decisions must be avoided; women's specific needs for safe and healthy living are often not given priority by male decision makers. Women need equal opportunity to voice their ideas, to get paid, to access employment, and benefit from services. Beyond planning, women can get involved in actual construction-related jobs benefiting from the skill training, earn income, and gain a sense of contributing to their community. Women are equally valuable for their genuine interest in protecting their family and community, which, combined with their ability to manage household finances, gives them significant advantages for playing a key role in monitoring and maintaining urban services.

Gender-based differences in roles, socio-cultural norms, and responsibilities are gaining recognition as key determinant factors of success of the project. The World Bank (2010) highlights the importance of identifying, analysing, and incorporating these differences for achieving better infrastructure project results, including adopting joint titling for resettled households and promotion of female entrepreneurship. Nevertheless, gender-responsive activities have not always been successfully implemented. In some projects, for example, gender-oriented consultative processes were adopted, but then failed to incorporate the inputs into the actual project implementation.

MAKING IT WORK THROUGH A GENDER-ORIENTED TOOL

Involving communities in participatory planning processes is a common practice. However, achieving effective results from these processes remains a challenge. Urban planners and community residents may share a common goal to improve living conditions, but they typically lack a common language to achieve that goal. What residents 'see' and what planners 'see' is often not the same picture. A community environment is a combination of its spaces and its people. Participatory processes must have the two-way ability to see, understand, and communicate a clear picture of that environment, valued elements and priorities of the residents. Only then can meaningful and sustainable interventions be planned. That two-way ability is too often missing from the process. There is a communication gap between planners and residents that must be bridged if community improvement goals are to be achieved.

To bridge that communication gap, I developed an experimental planning 'Tool' with a group of residents (Figure 13.2) in a Brazilian favela, Rei do Gado community. It employed highly participatory verbal, visual, and cognitive methods: walking, talking, drawing, photographing, and mapping—the first experience with drawing and a camera for many residents. We watched all awaken to a new appreciation of their environment, their community, their place in it, their priorities, and their ability to improve it. We learned to see their environment through their eyes. We learned to speak the same language. The women gained the confidence to effectively participate in and, in fact, to lead improvements.

Therezas
Miriams
Noêmias
Juçaras
Cristinas
Martas
Cidenes
Dalvas
Reginas
Marias
Carmelitas
Eulálias
Lulus
Sônias
Gabrielas
Nitas
Nianjes
Robertas

FIGURE 13.2 The Women to whom this Project was Dedicated

Source: Beltrão (2007).

This section presents a summary of the gender-oriented planning tool design process. The Tool, as a planning instrument, prepares slum women dwellers to participate while strengthening the interface between gender and the implementation of urban services through slum upgrading.

The Background

Over decades many policy approaches to slum improvements have been undertaken by federal, state, and local governments in Brazil. These approaches ranged from neglect to eviction; to self-help and in situ upgrading; to enabling policies; to resettlement; and to participatory slum upgrading. Typical slum upgrading actions include: provision of basic urban services (rehabilitation of circulation, water, sanitation, drainage, etc.); removal or mitigation of environmental hazards; provision of incentives for community management and maintenance; construction or rehabilitation of community facilities and open spaces; regularization of land tenure; home improvement; relocation associated with compensation for residents dislocated by the improvements; improvement of access to healthcare, education and social support programmes (addressing security, violence, etc.); provision of training and microcredit to enhance income-earning opportunities; and building social capital and the institutional framework to sustain improvements. The benefit of in situ upgrading is the creation of an improved, healthy, and secure living environment without displacement of the residents.

Recife went through a similar range of efforts to address urban favela poverty with limited success before introducing the innovative PREZEIS (Plan for the Regularization and Urbanization of Special Zones of Social Interest) approach. For the first time, special planning standards were established to promote legal regularization and upgrading of informal settlement areas through participatory planning. This was based on a social-economic-urban inclusion approach (de la Mora and Souza 2002). This approach, in turn, was based on three pillars: *participation, sustainable development, and quality of life and the environment*. These pillars guided programmes and projects in a democratic and participatory approach slowly strengthening civil society. The PREZEIS approach met with some success, but progress was slow. A main cause appeared to be the continued communication gap between residents and planners.

Rei do Gado is a small favela, a community in fact, that developed in the leftover, least desirable 'swampy dug-out' land in the backyard of the larger Vila da Paz community inside the Torrões neighbourhood; a community within a community within a community, similar to many other favelas throughout Brazil. Behind the extremely degraded '*façade*', there are 'people', victims of a failed upgrading process and an 'unfortunate' consequence of various cumulative processes.

While the city of Recife has undertaken a number of favela upgrading exercises in the area, it has failed to support the community in its preparation to participate. Without adequate community participation, community ownership, acceptance, and sustainability are missing and the projects fail. From Torrões to Vila da Paz to Rei do Gado; three different phases of failed urban development policies and growth accommodation processes. The questions are: *were Vila da Paz residents prepared to embrace this opportunity? Were they prepared to communicate to the planners their reality and ideas during the upgrading plan development?*

Typically, favela dwellers, even if they are fully aware of the problems they face, have limited opportunity or capacity to systematize and communicate information about their own environment. They are unprepared to communicate priorities and contribute recommendations to an upgrading process. Without the opportunity to fully participate, it is inevitable that dwellers will embrace little or no sense of ownership. The further question remains:

> If given the opportunity, would favela residents, especially women, be able and willing to participate in gaining an understanding of their environment, proposing improvements, communicating this to planners, and becoming fully engaged in the upgrading process?

The planning Tool offers a 'solution' to the communication breakdown by establishing a methodology for high quality and engaged participation by favela residents. The 'Tool' is presented as a 'Handbook' to serve as a guide, not a prescription, to actions to be taken. The 'Tool' produces a space of mutual understanding, learning, and exchange of ideas in which planners and local residents can enter into meaningful and frank dialogue about the realities of the favela environment and the possibilities for change that constitute 'improvement' in the eyes of both residents and planners. The 'Tool' assumes that communication channels between favela residents and planners are typically flawed; visual methods are more effective among the target population; and that women are the ones most immediately affected by the household and community-level urban experience and, therefore, may be better prepared to engage in an upgrading process. Women have also demonstrated a higher level of participation in the previous upgrading projects.

Towards the Solution: The 'Tool' Design Process

This section describes the process of designing a 'Tool' that constructs the space of shared reflection, rich exchange, and communication among favela residents, and between residents and planners. The process begins with the identification of two *Phases* and a series of nested *Concepts* that are the underpinnings of the 'Tool' design. The phases are outlined as stages of design. The concepts are a set of goals to be achieved. To operationalize each phase or concept at the ground level in the favela, a series of *Steps* are identified.

Outlining the 'Tool' Design Concept

The overall 'Tool' design process included three phases: *conceptualizing, in situ testing, and refining* (See Figure 13.3). Respective outputs were a *Sketch Tool, In situ Findings,* and the *Final* 'Tool'—a *Handbook*.

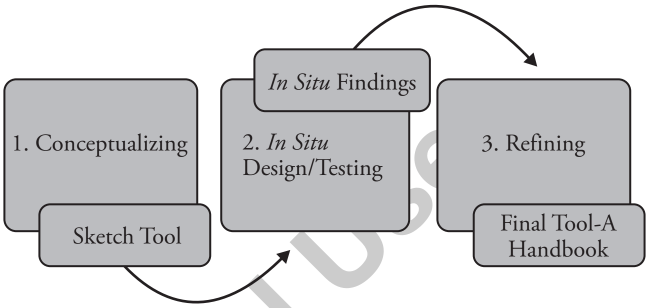

FIGURE 13.3 The Design Process

Source: Beltrão (2007).

The *conceptualizing* phase was done by the planner before entering the community, based on previous experiences with favela upgrading and participatory processes. This led to the development of a 'Sketch Tool' (Draft Tool). With the *Sketch Tool* in hand, the planner tested it *in situ* with a number of local women through an iterative process. This presented an opportunity to identify missing and defective parts of the *Sketch Tool* and refine it. The need for an incremental process, including reflection, synthesis, and consensus building became clear. Through the iterative, *in situ testing*, *design*, and *revising* process involving *mutual capacity building,* a replicable '*Final Tool'* was developed.

Capacity building goes beyond skills; it includes commitment, willingness to be involved, ability to communicate and gain knowledge, ability to identify and access opportunities, motivation and more (Frank and Smith 1999). As for Sanoff (1975), 'many people look, but few see. Looking is a passive act … it makes no demands on the observer. Seeing requires the wilful imposition of all sensory mechanisms. It requires interpretation and leads to understanding.'

The 'Tool' design approach to capacity building placed emphasis on participants' strengths and abilities rather than their weaknesses. Weaknesses such as being intimidated by communication barriers and feelings of powerlessness that are often encountered in upgrading processes. The 'Tool' design process emphasized visual methods. Traditionally, verbal or written descriptions and perceptions of the physical environment have prevailed, ignoring the visual component and giving the use of visual imagery little attention. Visual methods have been gradually incorporated into environmental research work, but have been generally ignored from the perspective of social sciences, where the focus has been on describing the characteristics of a group of people (Sanoff 1991). A critical factor is that with an expanded visual information base, according to Sanoff (1991), people 'understand more about the form, action and interpretations given to environmental settings'. Hence, one could conclude that visual methods applied to environmental planning enable a holistic understanding encompassing both social and physical components.

Consequently, visual methods, including observation, photography, cognitive mapping, and drawing, were incorporated into the design process, encouraging local residents to 'see' their environment. Visual methods made the design process accessible to those not comfortable with written and verbal communication without ignoring certain limitations, such as equipment cost and camera-use abilities (Knowles and Sweetman 2004).

Designing the 'Tool'

The following presents a summary of the 'Tool' phases, concepts and steps (See Figure 13.4).

The 'Sketch Tool'

The Sketch Tool was developed based on previous experience with participatory favela upgrading processes. The proposal here was to design a 'Tool' which will 'construct' a space of communication, reflection, and participation populated by both residents and planners. Since this space is needed in order to facilitate *introduction from the outside* of upgrading initiatives for 'bettering' of the local living conditions, then the 'Tool' is particularly sensitive to developing channels of communication and reflection *from inside the favela.* That is, the 'Tool' should provide a mechanism for meaningful interaction between the local residents and city planning officials.

A 'Sketch Tool' was therefore developed based on this general conceptual framework, assuming that: (a) local residents have a logical understanding of their favela environment; and that (b) exploring the logic of this understanding will enhance the communication process.

The Sketch Tool

PHASE I - Enter and See

Concept One - Know the Community

Step 1 - Gain Entry
Step 2 - Profile the Community
Step 3 - Select A-Group Participants and Develop Rapport
Step 4 - Select B-Group Participants

Concept Two - See the Community through the Eyes of Its Residents

Step 5 - Take an Untrained Cognitive Look
Step 6 - Take an Unselfconscious Look

PHASE II - Learn and Communicate

Concept Three - Foster a Systematic Understanding of the Living Environment

Step 7 - Map Collectively and Reflect on the Unselfconscious Look
Step 8 - Introduce Comparative Framework and Notions of 'Change' and 'Betterment'
Step 9 - Take a Self-Conscious Look
Step 10 - Take a Trained Cognitive Look

Concept Four - Construct a Space for Meaningful and Critical Reflection, Communication, and Engagement

Step 11 - Identify, Build Consensus, and Communicate 'Potential Changes'
Step 12 - Reflect on Capacity Building and Empowerment

FIGURE 13.4 Phases, Concepts, and Steps

A second set of suppositions underlying the design of the 'Sketch Tool' includes: (c) that a resident's understanding of her environment can be extracted through cognitive mapping and photography; and that (d) self-reflection on their own description of their environment will lead women to see it more objectively and therefore be better able to propose change. Finally, in the development of the 'Sketch Tool' it was proposed that: (d) the process of engagement, participation, sharing, and discussion would result in 'capacity building' among the women which would lead them to a more systematic and fine-grained objective and critical understanding of their environment. For the in situ testing of the 'Sketch Tool' two major phases were outlined to facilitate operationalization and comprehension of the design or testing process: 'Phase I: Enter and See' and 'Phase II: Learn and Communicate'.

Phases, Concepts, and Steps

Phase I: Enter and See

It created an opportunity for the planner to properly enter the community and explore its environment. It incorporated the concepts 'One: Know the Community', and 'Two: See the Community Through the Eyes of its Residents'. These steps gradually introduced the community and local leaders to the 'Tool' design concept and process to be undertaken, and enabled the first 'seeing the environment' exercises. It was important for the planner (an outsider) to familiarize himself or herself with the community and, in doing so, show an interest in the place.

Picturing the Environment

As an introductory step I, the planner, walked through the community and its environs to observe spatial ('hard') and behavioural ('soft') elements and gain an overall understanding of the community. These observations were deliberately developed along a path guided by a woman resident. A combination of methods, including *photography* and *mapping* supported by *note-taking*, was used to systematize the creation of a 'Visual Path'. The result was a visual 'walking map' which captured spatial elements as well as the essence of daily life in the community (See Figure 13.5).

A group of 11 women participants were eventually selected from a larger initial group of 30 to capture a diverse demographic spatial perception and set of opinions. Selection criteria included dwelling location, interest, availability, and age.

Seeing the community through the eyes of residents was critical to understand their perceptions of their environment. The selected focus group of 11 women were first asked to take an *untrained cognitive* and *unselfconscious look* at their environment. This step incorporated visual methods and techniques to enable women to communicate the visualization of their environment while encouraging participation and engagement in the design process.

For the *untrained spatial understanding*, we adopted *cognitive mapping*[5] (1st mapping), a process of graphically representing spatial elements through a mental process of visualization (See Figure 13.6). This cognitive exercise was adopted to capture the women's basic visualization leading to the representation of community spaces relevant to them and indications of behaviour. Cognitive maps allow identification of relevant elements in the space suggesting spatial legibility, orientation, and memorability.

The *unselfconscious look* (an unconcerned or unconstrained free look) at their community environment was done through *photography* (see Figure 13.7). The planner wanted the women to frame and objectify their environment (space and behaviours) through the use of a camera lens. In order to encourage women to frame their environments, the planner asked them to make judgements about them. These judgements were provided to them in the form of a list of *13 themes* (that is, beauty or ugliness; dirty or clean; family or individual; healthy or unhealthy; and so on) worded in a simple language (see Figure 13.8). Later, during workshops, through discussion and reflection on this 'framing', this technique allowed the planner to understand local criteria for important *spatial-'hard'* and *behavioural-'soft'* elements. Reflections also enabled the women to reveal, compare, and discuss their criteria for making their own judgements, and thereby communicate to the planner a deeper understanding of their environment.

Following the photographing experiment, an evaluation and revision of the testing process was conducted by the planner. Evaluation was based on the women's overall acceptance of the photographing exercise, their understanding of the 'themes' (number of themes used),

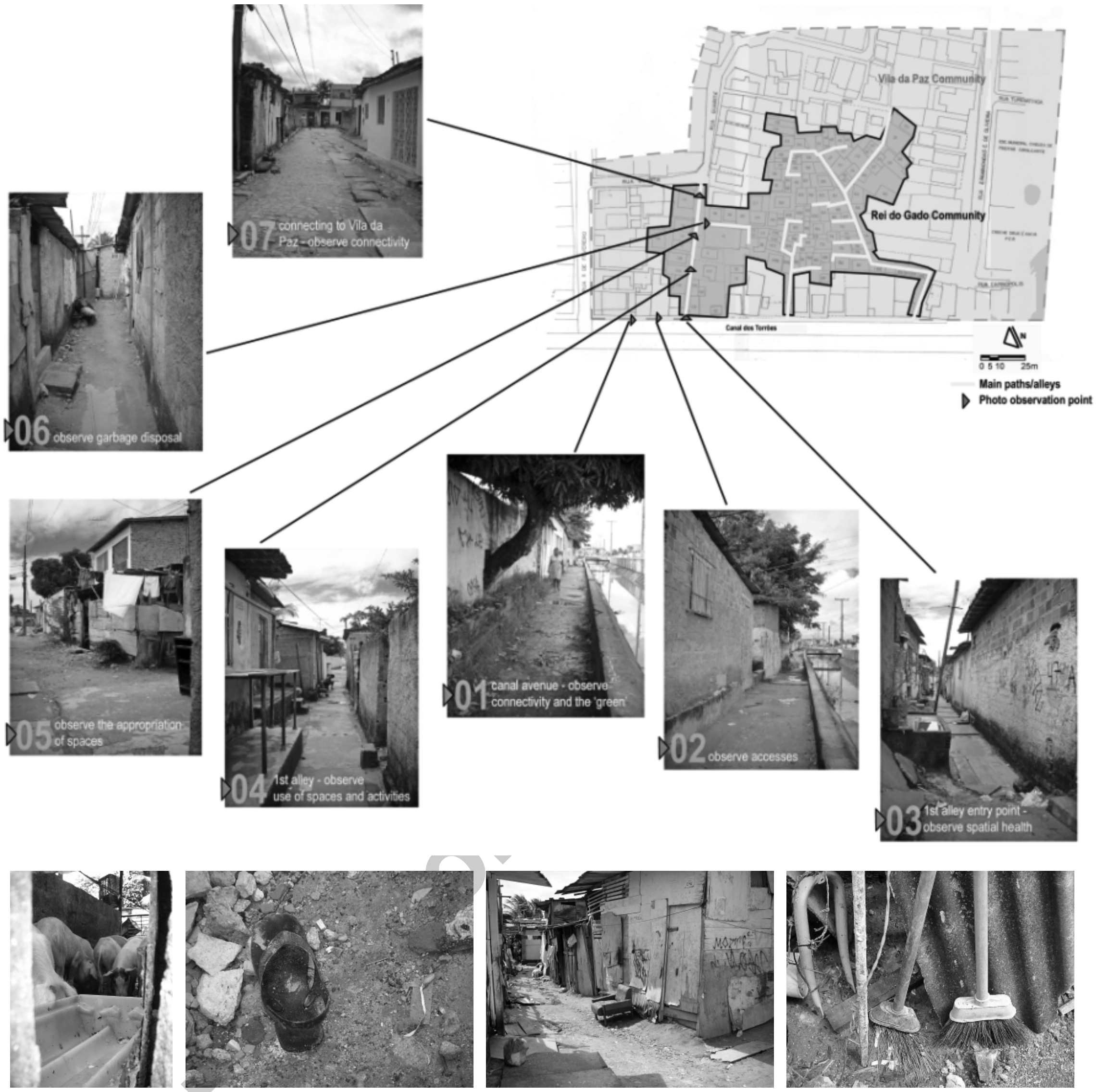
Vila da Paz Community
Rei do Gado Community
Canal dos Torrões
N
0 5 10 25m
Main paths/alleys
Photo observation point
07 connecting to Vila da Paz - observe connectivity
06 observe garbage disposal
05 observe the appropriation of spaces
04 1st alley - observe use of spaces and activities
01 canal avenue - observe connectivity and the 'green'
02 observe accesses
03 1st alley entry point - observe spatial health

FIGURE 13.5 Visual Path Sample

Source: Beltrão (2007).

Not

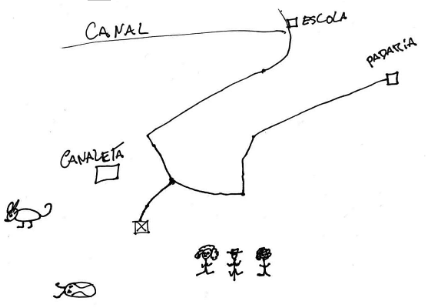
CANAL
ESCOLA
PADARIA
CANALETA

FIGURE 13.6 Cognitive Map Sample

Source: Author.

use of the camera (number of photos), and photo notes (in booklet).

The evaluation concluded that the unselfconscious photographing exercise was strongly engaged in by the women, however the process needed to be revised considering that the number of themes photographed was low. This indicated that women had difficulty understanding the themes. Therefore, revision of the photographing process included *adjusting the language* in the theme list and nesting themes into a more concise list. Also, further camera-use training was considered for the following phase.

FIGURE 13.7 Women 'Framing'

Source: Beltrão (2007).

Use

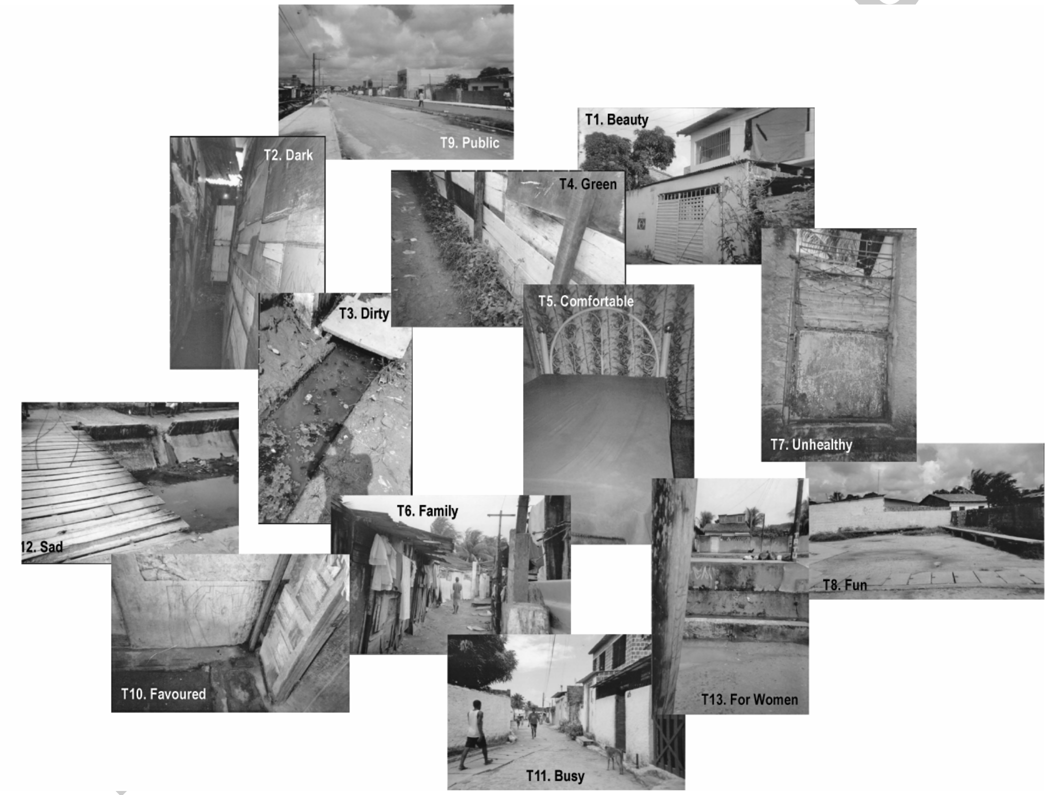
T9. Public
T1. Beauty
T2. Dark
T4. Green
T3. Dirty
T5. Comfortable
T7. Unhealthy
12. Sad
T6. Family
T8. Fun
T10. Favoured
T13. For Women
T11. Busy

FIGURE 13.8 Unselfconscious Photos by Theme Sample

Source: Beltrão (2007).

Phase II: Learn and Communicate

It gave the participants and the planner an opportunity to continue to learn from the design process and communicate what was learned in a systematic manner. This Phase was supported by two motivating concepts: 'Three: Foster a Systematic Understanding of the Living Environment' and 'Four: Construct a Space for Meaningful and Critical Reflection, Communication, and Empowerment'. With the second phase local residents were led to think about potential *'changes'* to their environment.

Concept Three, 'Foster a Systematic Understanding of the Living Environment', allowed the planner to reflect on local residents' understanding of their living environment, and understand their criteria for seeing their environment. As a product of this process, the planner introduced *notions of* 'change' and 'betterment' and engaged women in a *self-conscious* look, making them reflect on how their community could improve. The planner adopted *collective cognitive mapping* (2nd mapping) and *group discussion* for reflection on the unselfconscious look through a workshop (1st mapping) (see Figures 13.9 and 13.10). This process represented the first systematized reflection upon seeing and understanding the community environment from a collective point of view. The mapping exercise was based on 'stimulating questions' using a local landmark in their community as the reference point. This allowed the women to discuss already familiar spatial elements (*common language*) and learn from each other, while undertaking the mapping process starting from a known spatial reference. For example, '[t]aking the canal as a reference (a landmark), I would like you, as a group, to map your community answering the following questions: At what point do you typically enter the community?'

To reflect on the unselfconscious photographs the women were asked to post photos clicked by them under the respective theme that moved them to take the photograph. This procedure promoted intense interaction among participants. The women were asked to explain the 'whys' of photographing a particular space or activity under a specific theme. This allowed them to reflect upon each photo and, in a sharing process, help the planner to deduce their unselfconscious seeing criteria. Seeing crite-

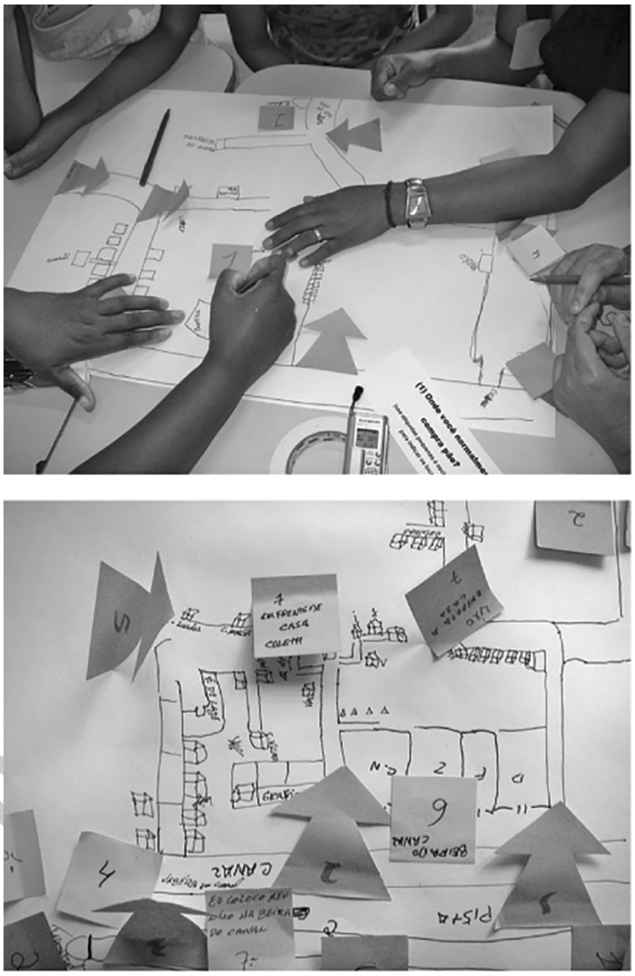

FIGURE 13.9 Workshop 1: Collective Cognitive Mapping

Source: Beltrão (2007).

FIGURE 13.10 Workshop 1: Reflecting on Unselfconscious Photographs

Source: Beltrão (2007).

ria of women varied from one to another: two women, same place, same theme, two different seeing criteria. This suggested the richness of individuals' understanding of their environment. Women photographed what they saw and considered important to them under each theme.

'Introduce Comparative Framework and Notions of "Change" and "Betterment"'—introduced a comparative framework and notions of 'change' and 'betterment' into the 'Tool' design process, and, in doing so, created the opportunity for the women to reflect on their community's environment improvement potential.

The planner compiled diverse 'urban environment photo samples' from outside the community (communities before and after upgrading) as stimulating ideas.

In this way the planner expected to expand the women's understanding of other environments, thereby encouraging them to reflect upon their own environment and stimulate ideas in a *comparative framework*. The planner also expected to enhance communication between women and the planner through the insertion of *new terminologies* (upgraded space, open, green, infrastructure, social life, economic improvement, recycling, and so on).

'Take a Self-conscious Look' allowed the women to look at their community environment adopting *photography* as the key method. This exercise followed the already introduced concept of *framing* and *objectifying* the living environment through the use of the camera lens. Women were asked to make *judgements* about their environment which were supported by a list of themes (*should change, could change, and should not change)* provided by the planner (see Figure 13.11).

'Take a Trained Cognitive Look' allowed the women to develop a *trained spatial understanding* of their community through a *mental visualization* process (cognition) and their new abilities to graphically represent it. The key research technique adopted in this step was *cognitive mapping* (3rd). This third cognitive mapping exercise intended to capture the women's *trained* visualization, leading to the representation of relevant (to them!) community spaces and indications of behaviour. The planner saw the women demonstrate an expanded understanding of, or a trained look at, their environment. This

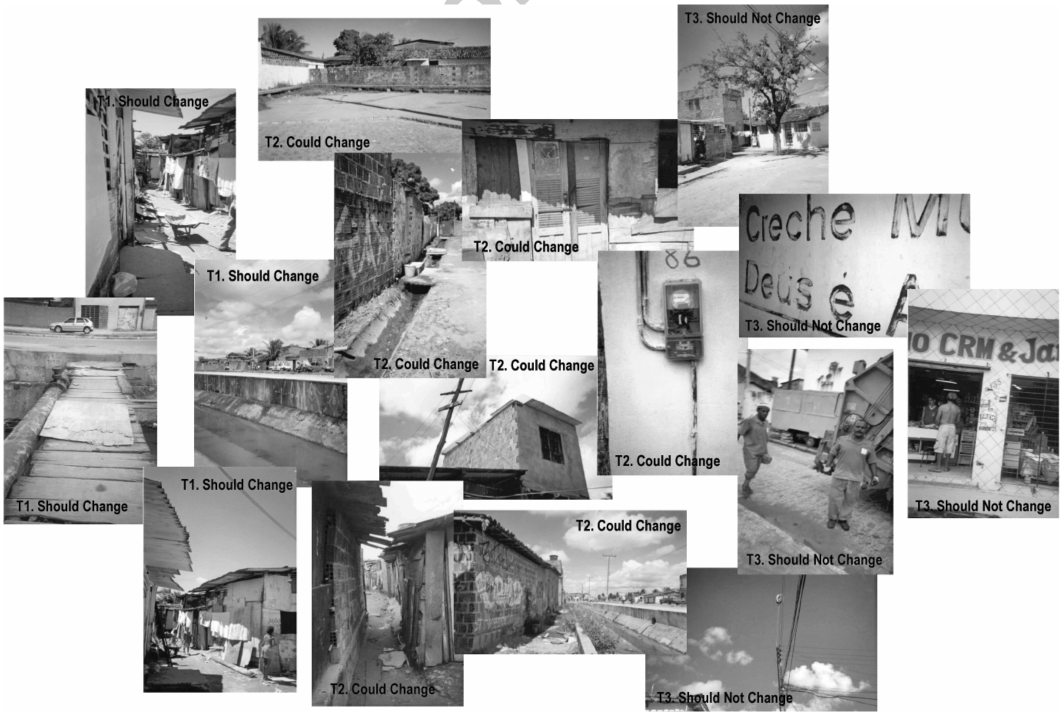
T3. Should Not Change
T1. Should Change
T2. Could Change
T2. Could Change
Creche
Deus é
T3. Should Not Change
T1. Should Change
T2. Could Change
T2. Could Change
CRM&Ja
T2. Could Change
T1. Should Change
T1. Should Change
T3. Should Not Change
T2. Could Change
T3. Should Not Change
T2. Could Change
T3. Should Not Change

FIGURE 13.11 Self-conscious Photographs Sample

Source: Beltrão (2007).

deeper understanding was a result of the learning process of visual representation through two previous cognitive mapping exercises.

The women were able to reflect on previous mapping exercises and make an effort to demonstrate their expanded and more objective understanding. This process enabled the planner to closely follow the women's mental visualization processes while they were commenting on the question and doing the mapping. The planner used the 'stimulating mapping question': 'Considering what you learned from the first and collective mapping exercises, and taking the canal as a reference, how would you map or represent your community?'

Concept Four, 'Construct a Space for Meaningful and Critical Reflection, Communication, and Empowerment', was important for the planner to systematize the learning, the capacity building, and the communication skills acquired. It was important for the women to develop and communicate ideas of potential 'changes' to their environment and 'build consensus' amongst themselves about these. Concept Four's process enabled the construction of a space for reflection, communication, and empowerment for future decision-making processes.

Identify, Build Consensus, and Communicate 'Potential Changes' was operationalized through reflection on the 'self-conscious look' during a workshop. The techniques adopted in this step were group *discussions* and *free-hand drawings* (See Figure 13.12). Further analysis of the women's criteria for 'changes' indicated a mix of spatial–'hard' and behavioural–'soft' aspects. For the 'should' and 'could' change themes, the criteria were mainly focused on the spatial–'hard' aspect of the environment, such as spatial and infrastructural improvement. In contrast, for the 'should not' change themes, criteria were more focused on the behavioural–'soft' aspects of the environment, such as friendship, social interaction, freedom for self-improvement, and proximity to social amenities. This suggested an expanded understanding of the environment compared to the 'unselfconscious look' criteria which concentrated on the spatial–'hard' aspects.

In an iterative and participatory process, the women discussed their own criteria and moved on to the second main procedure: deducing 'potential changes' and 'prioritizing'. This process gave the women an opportunity to strengthen their sense of responsibility and decision-making. Women realized that their understanding of their own living environment played a significant role in the planner's understanding.

'Reflect on Capacity Building and Empowerment' facilitated reflections on the mutual capacity building and empowerment achieved through the 'seeing the environment' design process. It was operationalized through group discussions or reflections during a second workshop. It represented a conclusive step in the 'seeing the environment' capacity building process in preparation

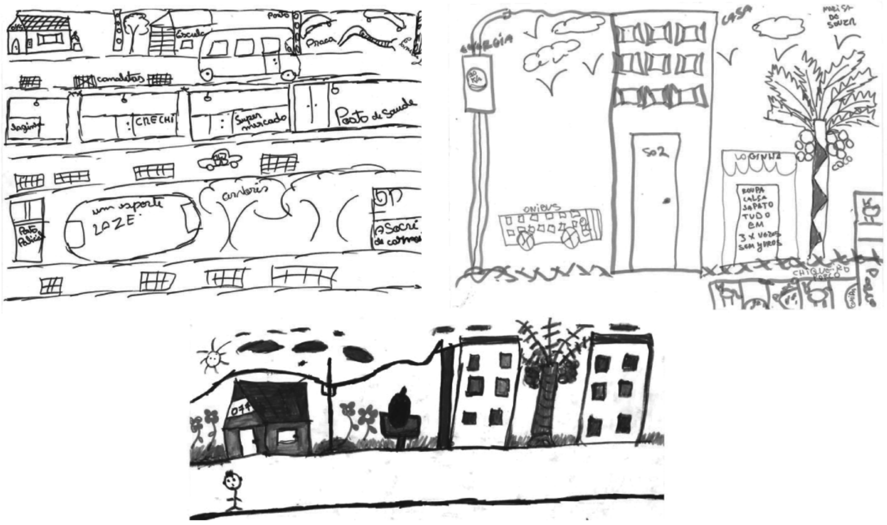

FIGURE 13.12 Free-hand Drawings ('I Wish My Community') Samples

Source: Beltrão (2007).

for creating an internally driven upgrading process. Some of the women's debriefing comments included:

> This process was very nice. Nobody ever spent time with us… listening to us…interested in learning about what we think is better for our community.
>
> From now on we can say we have a community group… if people (referring to the City Planner or any outsider) come here to improve Rei do Gado, they can talk to any of us and we can tell them where are the problems, where can be improved and where can change … they can talk to us….

The planner had the opportunity as well to synthesize the learning acquired through the design process, emphasizing the expanded understanding of the community environment and the women's understanding of 'change' and 'betterment'. The planner particularly noted evidence of the women's enhanced preparedness for participating and contributing to an upgrading process.

Bridging the Gap: Evaluating the 'Tool' Design Process

The 'Tool' design process was intense and required high levels of participation and commitment by the women and the planner. The in situ approach was critical to the results achieved. Moreover, the visual methods adopted throughout the process led to significant evidence of the effectiveness of the process.

Evidence of Effectiveness

This evidence reinforces the viability of 'Tool' process, taking into consideration the four concepts of the design process and their goals. Some of the evidence included:

- The planner gained entry into and acceptance by the community making it possible to carry out the whole 'Tool' design process in a participatory manner; gained concrete spatial and behavioural understanding of the community environment.
- Women 'framed' their community environment through an 'unselfconscious look' which enabled them to reflect upon and see their environment 'as it was'; absorbed the notions of 'change' and 'betterment' adopting new terminologies; were able to identify 'potential changes', build consensus and prioritize; were able to graphically represent their desired community through drawings; and reached a high level of consciousness of their achievements in the design process, and felt empowered.
- Figure 13.13 illustrates the progress with cognitive mapping demonstrating a much greater awareness of the environment from two women. Figure 13.14 illustrates the progress achieved through the unself- and self-conscious photographing exercises demonstrating awareness of greatly expanded domains by one woman.

Strengths and Weaknesses

As an experimental exercise, the 'Tool' design process presented strengths and weaknesses. In summary:

Strengths

The 'Tool' design process reinforced the importance of *participatory and grass roots processes,* and resulted in an *attitudinal change* in the community from an initially reactive stance to their built environment to a more proactive one; created a *new level of community communication*

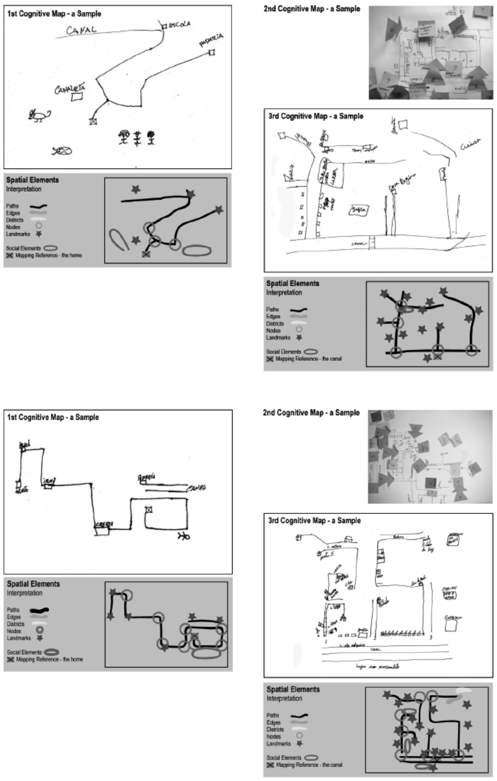
1st Cognitive Map - a Sample
2nd Cognitive Map - a Sample
3rd Cognitive Map - a Sample
CANAL
ESCOLA
Spatial Elements
Interpretation
Paths
Edges
Districts
Nodes
Landmarks
Social Elements
Mapping Reference - the home
Mapping Reference - the canal
1st Cognitive Map - a Sample
2nd Cognitive Map - a Sample
3rd Cognitive Map - a Sample
Spatial Elements
Interpretation
Paths
Edges
Districts
Nodes
Landmarks
Social Elements
Mapping Reference - the home
Mapping Reference - the canal

FIGURE 13.13 Cognitive Mapping Interpretation and Comparison Samples

Source: Beltrão (2007).

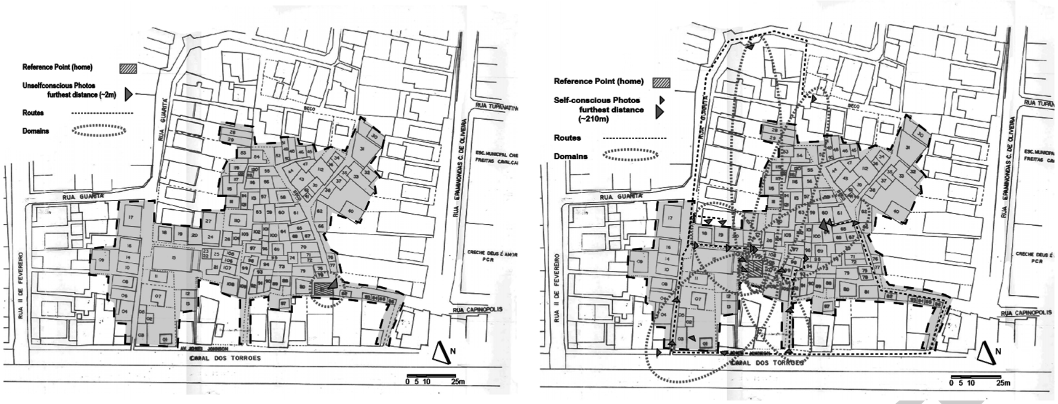
Reference Point (home)
Unselfconscious Photos furthest distance (~2m)
Routes
Domains
Reference Point (home)
Self-conscious Photos furthest distance (~210m)
Routes
Domains
RUA GUARITA
BECO
RUA TUPANATINGA
ESC. MUNICIPAL CHE FREITAS CAVALCANTI
RUA EPAMINONDAS C. DE OLIVEIRA
CRECHE DEUS É AMOR PCR
RUA CAPINOPOLIS
RUA 11 DE FEVEREIRO
AV JONES JOHNSON
CANAL DOS TORROES
N
0 5 10 25m

FIGURE 13.14 Unselfconscious and Self-conscious Photographing Domain Comparison

Source: Beltrão (2007).

and consensus building skills that can be used for purposes other than simply planning, such as getting together for civil or social activism; *decreased communication barriers* between community residents and the planner. The language used was adjusted and new terminologies were introduced to facilitate channels of communication; *improved women's self-esteem* about their own community and their place in it and, the adoption of *visual methods* generated the opportunity for integration amongst residents. It also gave women the opportunity to see their community through an increasingly experienced lens. Women were given the opportunity to enjoy themselves.

Weaknesses

The 'Tool' design process was limited to one *specific group*: the women—this may have reduced and segregated the capacity building aspect of the 'Tool', and, consequently, unbalanced expectations within the community and, a potential weakness may have been the limitation of the 'Tool' design process to just *one planner* (observer)—two or more planners, sharing similar planning theories would expand resources and possibly also target groups, thereby enhancing outcomes.

Learnt From the Process

Designing a 'Tool' for an internally driven participatory favela upgrading process was an inspiring and challenging endeavour besides the fun. Inspiration came from experiencing the dynamic generated by investing time and energy to interact with largely forgotten people seeking to improve themselves. The fun came from learning to see together, watching the expressions of women looking for the first time at a photograph they had taken, witnessing ideas that would never otherwise have found the surface, and their discovery of finding new ways to communicate what they were seeing. The challenges arose from the strong desire to design a useful planning instrument that would enhance the complex process of favela upgrading.

The design process could be described as 'simple', considering that none of the key components incorporated into it, including the in situ participatory approach and methodology, and methods applied, were 'discovered' during this research project. However, a key aspect of the design process was the focus on the use of visual methods. The experimental aspect of the 'Tool' relied on the fact that methods such as photography, drawing, and cognitive mapping were explored as a means of improving communication between local residents and planners.

A meaningful space of communication was built in support of future favela upgrading projects. Several pieces of evidence reinforced the viability of the 'Tool' process, taking into consideration the four concepts of the design process and their goals. At the same time, the process presented weaknesses which may lead to further research in order to enhance the applicability of the 'Tool'. This 'Tool' requires an open, frank, enthusiastic, and sensitive attitude towards interacting with favela residents. It is necessary to arrive without preconceived ideas about the community or what should be improved, and be prepared to become fully immersed in all aspects of the favela environment in a mutual learning process. The ‘Tool’ process lays the foundation for all subsequent planning and implementation steps involved in improving the favela environment. ‘If given the opportunity, would favela residents, especially women, be able to participate in gaining an understanding of their environment, proposing improvements, communicating this to the planners, and becoming involved in the planning upgrading process?’

Based on the design process balance between strengths and weaknesses, the answer to the question above is definitely ‘yes’. Women would clearly be able to effectively participate and contribute to the upgrading process.

Designing the ‘Tool’ energized a community, the women, and the planner. Latent potentials were awakened, and new skills explored. Participants experienced something different from the routine of daily life in the favela and were exposed to new and fun ways of engaging with their environment. In fact, for many, they became, perhaps for the first time, aware of their environment, surroundings that they had previously taken for granted, and learned that they could have an influence on it. The opportunities built confidence, and allowed them to proudly say they were part of a process that could, largely through their efforts and contributions, be replicated around the world.

The ‘Seeing the Environment Through Residents’ Eyes—Tool’ does not answer all questions nor solve every issue related to participation in upgrading projects or communication between favela residents and planners, but it does set out a well-tested, iteratively designed methodology to promote community participation and development that facilitates the adoption of a gender approach to urban services implementation. Moreover, the ‘Tool’ fits into the upgrading process as a planning instrument that will enhance long-term improvement in favela living conditions.

* * *

This chapter has analysed the impacts of urbanization on urban poverty and the importance of gender equality in attempting to address this growing concern. The pressures that rapid urbanization are bringing upon the cities of developing nations in particular are generally out-stripping the cities’ capacity to cope and provide a healthy, safe, and sustainable environment. The results are expanding informal settlements and the poverty, lack of services, and environmental degradation inevitably follow. Attempts to address urban poverty in informal settlements have taken many forms over the decades with varying degrees of success. It is now generally accepted that the most effective, efficient, and sustainable approach to improving socio-economic-environmental conditions is through in situ community upgrading wherever possible. In turn, it is increasingly acknowledged that the key to success of an upgrading program is a robust process of highly participatory stakeholder involvement throughout. Furthermore, it is essential that this participation process fully incorporate gender equity and the involvement of a full cross-section of stakeholders representing the community, various levels of government, the private sector, NGOs or Community-based Organizations (CBOs), external interests, and disadvantaged groups including minorities, the elderly, and the handicapped.

The importance of gender equity and recognition of the important roles of women within any community continues to receive significant acknowledgement, but with very limited actual on-the-ground implementation. ‘Participation’ falls into the same category and often gets confused with ‘information dissemination’ or ‘consultation’ once the ‘experts’ have made top-down decisions. True start-to-finish participation in which stakeholders actually help formulate actions continues to be rare. In most situations, true participation is hampered not only by ‘experts’ reluctance to relinquish power, but by stakeholders’ limited capacity to participate. The two groups do not speak the same language. Bridging that language or communication gap is essential.

An example of developing a planning ‘Tool’ with true participation, capacity building, and bridging the communication gap as goals was developed in a Brazilian favela and demonstrates the success that can be achieved if the right inputs are made, time and energy dedicated, and a true belief in the value of a community, the women in particular, having the crucial role in determining their own future is upheld.

Thus, one can conclude that urban poverty alleviation efforts can yield positive results for all involved if the time and effort are invested to gain a true understanding of the place through the eyes of those who know it, understand their priorities, accept that gender roles and needs are unique, and women have the lead concern for their community.

NOTES

1. Author's various human settlement projects around the world.
2. http://www.un.org/en/development/desa/population/publications/pdf/trends/WPP2012_Wallchart.pdf (last accessed 25 April 2015).
3. http://esa.un.org/unpd/wup/Highlights/WUP2014-Highlights.pdf (last accessed 25 April 2015).
4. http://www.unep.org/urban_environment/PDFs/LiveableCities.pdf (last accessed 25 April 2015).
5. The concept of cognitive mapping was embedded in the 'mental image' of the city defined by Lynch (1960). This image of the physical environment of a city was studied from the legibility point of view. By legibility, Lynch meant the ease with which its parts can be recognized and can be organized into a coherent pattern. For Lynch, this mental image could be analysed by the representation of five key spatial elements: path, edge, district, nodes, and landmark.

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14

The Gendered Dimensions of Urban Poverty in Sub-Saharan Africa

Jacinta Muteshi-Strachan and Musabi Muteshi

UN-Habitat estimates that 40 per cent of Africa's estimated one billion people now live in cities and towns. The pace and scale of urban human settlement in Africa is of growing concern given its attendant rising urban poverty and inequality that is getting worse as population growth continues unabated. The majority of 'city dwellers are living in poverty, very often in informal settlements with limited access to infrastructure, poor health and environmental conditions and little social or urban services' (UNECA, AUC, and UNFPA 2013). In Africa, approximately 51 per cent of the urban population lives in slums. There is 'deterioration of living conditions in human settlements, and getting worse as population growth continues unabated' with urban poverty 'exacerbated by inadequate protection of rights and entitlements' (Satterthwaite 2004 cited in Tacoli and Satterthwaite 2013). These inequities are gendered; meaning that while inadequate living conditions affect all the residents adversely, women and men experience urban environments unequally and differently. With the inequalities articulated in relation to demand, access, opportunity, and control in a variety of arenas, including: sustainable livelihoods; secure land tenure and property ownership; safe public spaces; and responsive urban governance.

Recognizing that urban spaces constitute and are constituted by gender (Chant and Mcllwaine 2013a); the following chapter seeks to highlight the gendered foundations of urbanization in sub-Saharan Africa. The chapter will review and synthesize from current literature and research, focusing on five urban sectors (basic services, livelihoods, shelter, safety, and security), to underscore the gendered dimensions of urbanization for poor and low income urban African women. The chapter will further highlight emerging good practices that are advancing the agenda on gender equality and women's rights in urban settings and conclude with reflections on lessons we have learnt on what it will take to improve the quality of urban life for women, especially poor women and their families in sub-Saharan African.

THE GENDERED DIMENSIONS OF URBANIZATION

Globally, cities are generating considerable wealth with consequences for gender-related transformations.

We see greater engagement of women in paid employment, linked with a wider range of opportunities with demographic implications. For example, we see a decline in fertility levels, a higher proportion of women in the overall urban population and a concentration of female-headed households in urban centres (Chant 2007, 2011).

Additionally, urbanization has gendered foundations; for the 'drivers' of increases in urban populations have gendered dimensions. The primary 'drivers' of urbanization from gender perspectives especially for poor women include issues such as escaping domestic violence and cultural practices such as early marriage, polygamy, and disinheritance of their land and property, feminization of poverty, HIV or AIDS, disaster, and forced eviction (Torres n.d.). Women make up the majority of the urban poor (UN-Habitat 2013) often forced into slum living conditions. For women, the burdens of poverty are all the more acute due to gender-based discrimination and prejudice. Violence, inadequate provision of services, housing insecurity, and a lack of privacy are common experiences with profoundly gendered dimensions (Torres n.d.). Within this gendered terrain of urbanization women and men have different needs for shelter, livelihoods, infrastructure, safety and security, and governance.

SECURE LAND TENURE, PROPERTY OWNERSHIP, AND SHELTER

There are strong links between housing and attributes such as dignity, personal safety, the ability to make an income, access to basic services, and being healthy; with the lack of affordable housing impacting negatively. Yet many urban spaces lack affordable, appropriately designed, well-located, and serviced urban plots for the low-income and poor. While the proliferation of slums and peri-urban settlement is a matter of concern as residents, and poor women in particular, lack secure tenure. Urban poverty is exacerbated by inadequate protection of rights and entitlements (Satterthwaite 2004 cited in Tacoli and Satterthwaite 2013). For example, the lack of secure land tenure in the slums also means that residents have no formal means of protecting their interest in their homes, leaving them vulnerable to forced eviction at any given moment. Governmental responses to urban slums can therefore also result in human rights abuses. Forced evictions and slum clearance often wreak violence on already impoverished and vulnerable slum residents. As UN-Habitat has noted: '… it is now generally agreed that forced eviction represents a dimension of urban violence' (Satterthwaite 2004 cited in Tacoli and Satterthwaite 2013).

Existing statutory and customary laws still restrict women's access to land and other types of property in most countries in Africa (UN 2010). Laws on inheritance and the ability to own a property are often defined along gender lines with women being denied these basic rights. Even when the rights to own property are enshrined in law, the enforcement of these rights is often weak (UN-Habitat 2013). This is made worse for marginalized and vulnerable groups such as people with HIV or AIDS, the disabled and the elderly and especially if they are women. According to the International Covenant on Economic, Social and Cultural Rights (UNCESCR),

> Women, children, youth, older persons, indigenous people, ethnic and other minorities, and other vulnerable individuals and groups all suffer disproportionately from the practice of forced eviction. Women in all groups are especially vulnerable given the extent of statutory and other forms of discrimination which often apply in relation to property rights (including home ownership) or rights of access to property or accommodation, and their particular vulnerability to acts of violence and sexual abuse when they are rendered homeless. (Centre on Housing Rights and Evictions (COHRE) 2006: 15, General Comment No. 7).

The vulnerabilities in the sub-Saharan context on HIV or AIDS are highlighted by a COHRE study, where,

> Out of the 240 women COHRE interviewed for this study; only two had successfully used the law to regain their rightful property. In both rural and urban communities, COHRE found that women's rights to housing, land and property are violated and/or greatly affected within the context of HIV or AIDS. Most women with whom COHRE spoke ended up without housing, or inadequately housed. In particular, women in urban areas were forced to resort to inadequate and cheap accommodation, which not only compromised their health, but was also itself a source of risk for HIV infection and gender-based violence. (COHRE 2009)

Generally, women who constitute the majority of lowest income earners—find it very difficult to afford adequate housing. Moreover, the lack of regular or predictable incomes for most of city dwellers, and an absence of financial instruments that could adjust accordingly, only 15 per cent or so of Africa's urban population may be eligible for formal housing loans, effectively excluding the remaining 85 per cent (UN-Habitat 2012b).

Ultimately, unaffordable housing and a lack of rights can lead to homelessness. Through forced evictions, vulnerable, financially poor individuals, and families may also end up homeless. Women experiencing inadequate or lack of shelter are further subject to more violence than men, including rape. Women, more than men, are subject to 'hidden homelessness' by which they succumb to risky living conditions often to retain and protect their children from government officials or greater decline in living standards (UN-Habitat 2013). Ethiopia represents a noteworthy example of reforms in security of tenure (Box 14.1).

SUSTAINABLE LIVELIHOODS AND ECONOMIC OPPORTUNITIES

Access to paid work is empowering for women as it increases their assets, provides greater personal freedom, can be critical for household survival, enhances sense of self-worth for women, and can expand their role in household decision-making (UN-Habitat 2010). There has been progress in some countries concerning equal pay but the gender pay-gap remains the norm globally. Prestigious, higher paid jobs that carry status, power, and authority represent higher barriers to entry for women than for men, as do the traditional preserves of male blue collar work (UN 2010). Globally, women's participation in the labour market remained steady in the two decades from 1990 to 2010, hovering around 52 per cent. In contrast, global labour force participation rates for men declined steadily over the same period from 81 to 77 per cent. However, the gender gap in labour force participation remains considerable at all ages except the early adult years (UN 2010).

Although today's urban economies are dependent on their labour, women are often denied access to credit, resources, income generation, and entrepreneurial opportunities. While the nature of their income generating activities limits women's potential to access credit and thus the ability to grow their entrepreneurial activities keeping them economically poor. See Box 14.2 for a case study from Mozambique to empower urban women entrepreneurs. Formal financial institutions have loan products that typically hold a gender bias that favours men and the non-poor. The ability to access money or to be availed credit as and when needed is critical for

BOX 14.1 Ethiopia: Security of Tenure

In Ethiopia, security of tenure right is guarded in the constitution which states that, '[w]omen have the right to acquire, administer, control, use, and transfer property. In particular, they have equal rights with men with respect to use, transfer, administration and control of land. They shall also enjoy equal treatment in the inheritance of property transfer, (UNIFEM and the Advocates for Human Rights 2011). Following a land registration process in which 80 per cent of the households sampled had benefited, the government followed up by issuing Land Certificates to 60 per cent of those households registered; numbering about 6 million. The process was described as fast, low-cost, and transparent. More than three-fourth of the wives saw the importance of having their names and photographs on the land certificates. This land reform programme is perceived by wives to have increased their tenure security. In case of divorce or the death of their husbands, wives felt they would retain ownership of the land. Wives were also perceived to have increased influence over decisions concerning land rental, if not farm management which is controlled by men. The term 'wealth-neutral' is used to describe the outcome of equitable distribution of land certificates for the poor and less poor (GLTN and UN-Habitat 2008).

It was important for Local Land Administration Committees to have at least one female member. The committees helped implement the registration of land and certification. It has been recommended that the participation of more women is needed in the committees. Once again the constitution is very clear on this point when it states that, '[w]omen have the right to full consultation in the formulation of national development policies, the designing and execution of projects, and particularly in the case of projects affecting the interests of women.' One word of caution is that ethnicity was seen to play a negative impact on land rights as in the case of the Oromo thus making women particularly vulnerable.[1] While Ethiopia does not suffer from an overlapping legal framework, there exists a weak institutional framework, tenure insecurity is in the form of evictions and land conflicts with weak conflict resolution mechanisms and exacerbated by corruption. The type of tenure in Ethiopia includes public and also informal systems but there is no adverse gender inequality in the tenure system.

Source: GLTN and UN-Habitat (2008).

[1] Available at http://www.endvawnow.org/en/articles/770-promoting-security-of-tenure-for-women.html (last accessed May 2015).

women. It allows them to better plan for unexpected economic shocks such as illness, deaths, or even major financial commitments such as school fees. While microfinance has played an important contributing role and empowered women in many financial and non-financial ways, it often carries a high interest rate and poorly regulated institutions can create more poverty and debt obligations for women.

Box 14.2 Mozambique: Empowering Urban Women Entrepreneurs

Most women entrepreneurs in Manica Municipality (a market town in western Mozambique) operate informal businesses that often represent the main source of income for their households. Around 450 of them are organized in a Credit and Savings Association movement and other similar economic bodies. They have entrepreneurial skills and the experience of community finance. However, cultural practices favour male landownership and discourage women from formalization of businesses. Women have no access to affordable and good quality housing and formal finance. This project aims at piloting a 'lease-to-own' programme through which women entrepreneurs would be able to access home ownership, establish a relationship with a banking institution, thus, breaking the vicious circle of informality.

The project also aims at providing additional support to women groups in areas such as land rights, financial literacy, and business support. The next steps will involve launching the project at the municipal level, including communication and awareness activities, application process, and the selection of families. Starting with this phase, it is essential to launch information programmes that enable interested women to fully understand the project, including potential benefits and risks.

Source: UN-Habitat (2012a: 21–2).

Women, moreover, have greater work burdens. When combining unpaid, domestic labour, including child and dependent care, with paid labour outside the home women work longer hours than men. These unpaid and non-timed household responsibilities continue to decrease women's competitiveness in the workforce (UN-Habitat 2010). Furthermore, childcare and home-based responsibilities consign women to informal, low income potential activities that are also risky and at the same time the gendered role of care and nurturing can virtually bar women from effectively participating in formal, higher remunerated job opportunities. Being the primary child-care giver has a disproportionate effect on the decisions that women are forced to make when it comes to the type of work they are able to take on. As a result, women seek flexibility and are drawn into the informal sector where they have more control over their labour. Women are thus over represented in the informal economy in urban areas where they engage in low-skilled activities. This seeking of independent work, where women start their own businesses has also been in order to balance caring needs and other responsibilities, but with urban poor women suffering greater financial vulnerability. A case from Burkina Faso regarding provision of regular source of income besides creating cleaner streets, better hygiene, and health can be studied as an initiative to improve living conditions of urban poor women (see Box 14.3).

Box 14.3 Burkina Faso: Improving Living Conditions

In Ouagadougou, the capital of the small, economically impoverished West African country of Burkina Faso, the Mayor in 2000 created 'The Green Brigade' to reverse environmental degradation and reduce women's economic vulnerability. The initiative created jobs for 1,200 women while protecting the city's green zone. The city's 120 kilometres of street and 3 million square metres of public space were cleaned on a biweekly basis by women, thus providing them with regular source of income and creating cleaner streets, better hygiene and health as litter and waste was removed from the streets. The women had been cutting trees from the city's 'green zone' to sell as firewood as a source of income. Additionally, they were harvesting sand and gravel from the city's rivers all precarious, non-guaranteed attempts at economic survival with resultant degradation of the green spaces and the environment.

Source: UN-Habitat (2010).

Own-account employment has allowed more flexibility for women, who often have to combine family responsibilities with income-earning activities. However, unlike wage and salaried workers, own-account workers face high economic risks. It accounts for 47 per cent of female employment and 56 per cent of male employment in eastern and western Africa (UN 2010). Women also make up a disproportionate number of informal traders in sub-Saharan Africa often facing violence and intimidation from authorities given the failure to provide adequate trading infrastructure, facilities, spaces, and lack of knowledge about rights. For self-employed people, and especially women, access to credit can also be an essential pre-condition for their work. UN Women's recent review on Progress of the World's Women found that,

> a survey of street vendors found that only 37 per cent of women were able to use their own capital to start up their businesses, compared to 68 per cent of men. As well as start-up costs, vendors rely on being able to access working capital on a daily basis, since the small profits that they generate each day are often insufficient to cover the cost of buying more stock the following day (UN Women 2015).

BASIC SERVICES: WATER, SANITATION, AND TRANSPORT

> In the end if the system still 'works' it is because women guarantee unpaid transportation, because they repair their homes, because they make meals when there are no canteens, because they spend more time shopping around, because they look after others' children when there are no nurseries, and because they offer 'free entertainment' to the producers when there is a social vacuum and the absence of cultural creativity. If these women who 'do nothing' ever stopped to do 'only that', the whole urban structure as we know it would become completely incapable of maintaining its function. (Manuel Castells, cited in UN-Habitat 2012b)

Women's ability to negotiate and be productive in the urban spaces in which they live is highly dependent on the availability and accessibility of basic amenities. Such amenities include water, transport, sanitation, and energy. Services also form part of the core needs of women as defined by reproductive health services and childcare services.

Lack of adequate or affordable access to basic amenities—water, transport, sanitation, reproductive health services, and childcare services define the lives of urban low-income and urban poor women. This absence or inadequacy in provision of basic service such as electricity, piped water and sanitation means poor women are drawn away from productive activities to meet or provide for domestic needs. For example, about one quarter of urban households in sub-Saharan Africa lacks easy access to drinking water (UN 2010). Women are forced to spend more of their valuable time and a greater proportion of their limited income compensating for this lack. Time may be spent in the search for and collection of water and alternate energy sources limiting women's ability to engage in paid for labour and other self-empowering or beneficial activities. Urban poor women thus experience time poverty due to inadequate urban basic services.

The literature highlights the following gendered concerns and challenges especially with regards to water and sanitation services noting how they traditionally fail women and girls because they tend to:

- Give little attention to women's diverse roles, perspectives, and needs.
- Rarely factor gender considerations systematically into resource-allocation decisions.
- Be based on 'traditional' assumptions about women, uncritically accepted, not challenged.
- Are based on simplistic and linear assumptions about motivations for change that do not match women's perspectives—for example, the ways busy women value combinations of time, cost, convenience, and water quality may be more complex than assumed.
- Undermine women by overlooking them in WASH planning—at a high cost for development at household level and beyond.
- Focus on short-term indicators of success—finishing on schedule and within budget and meeting technical and quantitative targets—lack of time to foster equitable participation and good listening.
- Tend to reinforce women's domestic roles—fail to foster male sharing of domestic responsibilities.
- Offer new opportunities to men but not to women (for example, training, new roles and responsibilities, and so on),
- Tend to focus on women's roles as static rather than understanding the dynamic nature of gender relations and therefore focusing on joint responsibility.
- Pay little attention to intra-household water usage patterns to find out whether women and girls have equitable access to household water (research suggests that frequently they do not).
- Often overlook specific sanitation needs of women and adolescent girls (for example, lunar cycle).
- Fail to understand issues of women's and girls' specific need for privacy and safety (IWDA 2011).

There are also costs to women due to lack of access to basic amenities. For example, women have a greater need for privacy than men. Over-crowded, under-serviced, urban habitats for the majority of the poor, lack private spaces. A lack of privacy can lead to higher risk of attack for women; particularly when accessing personal hygiene facilities such as toilets, changing spaces, and bathing spaces. Inadequate sanitation presents one of the heaviest burdens for women and leads to health problems. The lack of access to water is another of the most commonly cited challenges that women face. Affordable and safe public transport allows women to travel to places of work without which their economic horizons become stunted. The availability of childcare services in the form of easily accessible and affordable centres or more personalized services gives women the flexibility to seek paid work. There are also consequences for girls. For example, in Kenya, simulation models suggest that reducing the distance to a source of water by 2 km would increase overall enrolment and attainment twice as much for girls as for boys (Kabubo-Mariara and Mwabu 2007).

The absence or, inadequacy of basic infrastructure draws women away from productive activities in order to attend to basic domestic needs. Additionally, it raises the cost of living for urban women, the majority of whom are already financially very fragile. The time cost of seeking alternatives to these services means that women experience time poverty which disenfranchises them from access to economic and productive opportunities. The pro-poor water and sanitation investment in the Lake Victoria alongside building institutional and human resource capacities is a good case to showcase positive outcomes (see Box 14.4).

Transport is as a consequence vital in improving the lives and livelihood of women and men; for transport is key to accessing jobs, markets, and services. The World Bank (2010) notes that in many developing countries poor road infrastructure, high transport costs, lack of adequate transport continue to constitute challenges for both women and men. However, there are also major differences in the basic mobility needs of women and men which are grounded in the gender-based division of labour within the family and community. For example,

- In car-owning households, it is often only the men who get to drive.
- Transport for low-income women in developing counties is walking. Other transport modes are often not available to women, either because they are too expensive or located too inconveniently and far away. Cycles or animal-drawn carriages are the most accessible and affordable modes of transport available besides walking.
- Women are also more dependent on public transport than men, especially when they are lower-income. Women's complex household and caretaking responsibilities usually force women to make multiple stops. This also often makes it much more costly for women to get around, since they may have to pay numerous single fare tickets during such a chained trip. Women are also disproportionately affected by the privatization of public transit, because bus companies

Box 14.4 East Africa: Water for African Cities

The specific objectives of 'Water For African Cities Programme II—Lake Victoria Water And Sanitation Programme' on Lake Victoria were to support pro-poor water and sanitation investments in the Lake Victoria; build institutional and human resource capacities; facilitate the benefits of water sector reforms; and reduce the environmental impact of urbanization in the Lake Victoria Basin.

The participation of beneficiaries of water supply and sanitation services is a critical issue. Social analysis will, therefore, ensure that user preferences for different levels of services, as well as their willingness and ability to pay be investigated at the onset of project design. It will also make certain their commitment to the monitoring and maintenance of facilities. Other issues include consideration of gender equity and involvement of women in decision-making regarding water resources management, and education and sensitization programmes for the public on the use and proper management of water resources as essential to the improvement of health.[1]

The impact seen in the target areas such as in Kyotera was the accessibility and availability of green energy, clean safe water in the water kiosks, even during the dry spells; promotion of better hygiene through garbage collection; construction of slaughter houses; and the local and economic development opportunity in solid waste management, whereby people were exposed to design methods of this management system. After training and capacity building, community-based organizations such as the Rakai Women's Group in Kyotera started receiving orders to supply saw dust briquettes and other bio-degradable waste products in the towns.

Source: UN-Habitat (2012a: 26–9).

[1] Available at http://www.lvbcom.org/index.php?option=com_content&view=article&id=72:lvwatsan-projectprofile&Itemid=82 (last accessed May 2015).

operating under competitive market conditions are not very interested in serving the less lucrative routes and connections on which women depend, so this is where operators are most likely to reduce service, or cut it altogether. If service does remain, it is often at increased fare levels. Personal safety and the avoidance of harassment are also major concerns for women public transit users. Women are especially vulnerable to violent attacks or sexual abuse when transporting heavy goods and accompanying children and this can be a major deterrent for women to use public means of transport (UNDP 2013).

SAFETY AND SECURITY

There remains the need for interventions that aim to make women, girls, and children feel safer in local neighbourhoods and able to take up opportunities availed in urban spaces. However, urbanization has led to increasing levels of gender violence. Insecurity disempowers women. For example, violence influences a woman's ability to freely participate in urban public life. Women's diverse experiences of city life are affected by gender based discrimination and abuse in public and private spaces. The nature and planning of public spaces and structures has significant consequences for women's sense of safety and security and influences behaviour. Generally, women often anticipate violence or fear violence, or even restrict their movement with consequences for how they will carry out activities of school, work, and leisure or access these activities. Yet, services such as lighting or security patrols are rarely adequately provided for, if at all, in slums areas. Better lit streets help alleviate insecurity in urban areas. Likewise, the use of patrols provides women with greater security. See Box 14.5 for experience from safety audit in Tanzania.

URBAN GOVERNANCE

Gender Inequality Is a Governance Failure[1]

Most structures of civic participation in sub-Saharan Africa are weak, exclude the poor, are inaccessible and male dominated. These factors especially affect poor

Box 14.5 Tanzania: Safety Audits

Recognizing that women and men experience their environments differently and then bringing women to participate in the planning process of urban areas is critical. Men do not experience intimidation in the same way that women do and therefore may be unable to recognize the crime risk of a situation for a woman. Furthermore women are likely to be forced into low-paying, risky jobs such as night-shift nursing, or odd-hour jobs such as office cleaning or bar work. Women often lack access to formal transport or their own cars or bicycles and are thus forced to walk necessitating the need for more secure environments. Women also have greater responsibility for other community members such as children, elderly, sick and thus need safe passage to allow them to take up their responsibilities.

The creation of Safety Audits in Toronto, Canada in 1989 was an offshoot of the 'Crime Prevention through Environmental Design' (CPTED). The safety audit process is designed to list safety considerations as defined by women taking into account the physical and social aspects of the spaces in which they live, work, or transit through.

Tanzania has conducted safety audits in disadvantaged areas of Dar-es-Salaam. Manzese is one such area in which a focus group of women was set up and tasked with identifying the concerns to their safety. Improving safety allows women to more easily participate in economic activity as well as improving their access to services, health, and well-being. But it also improves these aspects for the whole community; men, women, and children.

In Manzese women doing the safety audit exercise identified several aspects. These included: better street lighting and wider and more open streets; better lit areas around buildings and the destruction of unfinished or abandoned buildings; improving cleanliness and the introduction of waste collection with opportunities for women and the youth to be sub-contracted for waste collection as an income generating activity; the creation of jobs as a source of income; the enforcement of licensing regulations that covered illegal businesses that potentially had risk for women such as video kiosks, loud music from bars, and local brew pubs; alternative income sources for women engaged in risky activities such as the night selling of local alcohol. Physical safety also included improving the drainage to prevent flooding that can cost lives as well as have negative health repercussions. On a broader policy level regularization of land use to include mixed activities was also recommended.

Source: Session 1, Working Group 2: Women and Gender, 'Safety Audit for Women' Experiences of Dar-es-Salaam, Tanzania, available at http://ww2.unhabitat.org/programmes/safercities/documents/AM001.pdf (last accessed May 2015).

women's ability to influence or negotiate with service providers. Women often further lack legitimacy as political actors given cultural gender norms and stereotyped sex roles. Furthermore, women may often lack rights, have no awareness of the right to have rights or the right to participate in decisions affecting their lives, or be aware of how to hold institutions of governance to account. In addition the capacities of public institutions to respond to women tend to be weak or constrained by public expenditures that are inadequate and/or non-attentive to the global commitments of advancing gender equality goals as a human right and as 'economic sense'.

Good governance from a gender equality perspective thus means creating mechanisms for women's entry and decision-making powers into public and political arenas. Rwandan experiences in setting up gender responsive institutional mechanism is a good example (see Box 14.6). It means the mobilization of women's voices, especially poor women, so that their real experiences of exclusion reach the urban institutions that affect their lives. It means building the accountability of governance institutions to women in order to enhance responsiveness, as well as promoting women leadership at every level of urban governance. It also means enabling access to information for citizens, especially poor women's participation to facilitate their participation in how their cities and municipalities are managed; ensuring women's safety and security by taking into account women's specific needs or concerns in the management of public spaces and most critically responding to the need for childcare support or services to facilitate women's ability to reconcile public participation and the demand of their care and domestic work (Muteshi-Strachan 2015).

* * *

The promotion of gender equality and women's rights are essential for inclusive and equitable urbanization. There remains need for gender responsive policies and strategies,

ercial Use

Box 14.6 Rwanda: Setting up Gender Responsive Institutional Mechanisms

The Rwandan Parliament has the highest representation of women in the world at over 50 per cent. Political will at the highest level was the vanguard of integration of women in decision-making positions in Rwanda. Beginning in 1994, the Government of Rwanda created various institutional mechanisms aimed at promoting gender equality and women's rights.

- *A Specialized Ministry:* A ministry in charge of issues related to gender and women. The Ministry has the responsibility to put in place policies and programmes of gender equality and women's rights promotion, and to ensure coordination at the national level.
- *A National Structure to Follow-up the Beijing Conference*[1]*:* This structure includes: a national coordination committee from the government, the United Nations agencies, the donors, the international and national NGOs, the religious organizations, the National Council of Women, the National Council of Youth, the private sector and a Permanent Executive Secretariat which ensures the implementation of decisions of the committee and the coordination of the implementation of the Platform of Beijing.
- *A National Women's Council:* Instituted by the Constitution of 4 June 2003, the National Council of Women is a forum of advocacy and mobilization where Rwandan women exchange ideas to solve their problems by means of a dialogue, and to take part in the development of their country. It includes a general assembly and executive committees at all administrative levels. The members are elected by the women according to their districts. It is equipped with a permanent secretariat which ensures daily management of the activities. The National Women Council supports the Ministry through advocacy and mobilization.
- *A Gender Observatory:* The Constitution of 4 June 2003 provides the establishment of an Observatory of 'Gender' to be in charge of monitoring the evaluation of the indicators of gender in the vision of sustainable development. The Gender Observatory shall play the role of verifying if the policies and programmes are really implemented by all development stakeholders.
- *Putting in Place a Legal Framework Favourable to Gender Equality:* Since 1994, Rwanda endeavoured to set up laws sensitive to gender and to revise the texts of the discriminatory laws with regard to women.

All these institutional mechanisms function with the financial, material, and human support from the Government.

Source: Economic Commission for Africa (2009).

[1] The Beijing Conference was the United Nations Fourth World Conference on Women. It is an agenda for women's empowerment. It aims at removing all the obstacles to women's active participation in all spheres of public and private life through a full and equal share in economic, social, cultural, and political decision-making.

with a focus on women that improve access to housing opportunities and urban land to foster human development and capabilities. Gender responsive approaches are also needed in strengthening governance that promotes both equitable urban development and secure, safe cities. Gender sensitive approaches will enable women to benefit from the empowering effects of accessing political, economic, and social urban arenas.

Equitable access to improved infrastructure and basic services that support the lives of urban poor women and girls and make it easier for women to combine productive and reproductive roles are all critical dimensions of inclusive urbanization. This will require that we attend to the burden of unpaid care work for women and girls by recognizing its all important link to the provision of quality basic services.

Most importantly, it will mean tackling the structural causes that continue to limit women's voice and agency, by working to ensure that women have a real voice in all governance institutions, participating equally with men in discussions related to gender equality and influencing decision-making in ways that will promote equitable and inclusive cities for women, men, girls, and boys.

NOTE

1. UN Women n.d.

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15

Safety Matters

A Report of Women's Safety Audits Conducted in Urban Slums in Madhya Pradesh

Asmita Basu

BACKGROUND

The Government of Madhya Pradesh (GoMP) with support from Department for International Development (DFID) is implementing the Madhya Pradesh Urban Infrastructure Investment Programme (MPUIIP 2013–15) to improve efficiency in delivering urban basic services. The MPUIIP is the second phase of the Madhya Pradesh Urban Services for the Poor Programme (MPUSP), which was aimed at enhancing government capacity to deliver sustainable access to effective services for urban poor.

The 'Safe Cities Initiative' is a component of MPUIIP, which is being delivered in 250 slums in collaboration with four municipal corporations (Bhopal, Indore, Jabalpur, and Gwalior). This initiative seeks to prevent violence against women (VAW) in private and public spheres, and creates an evidence base of effective strategies to reduce VAW at the community level. The Safe Cities Initiative is a first of its kind, undertaken by the Urban Development and Environment Department (UDED), GoMP and urban local bodies (ULBs) in Madhya Pradesh. This initiative takes forward the agenda of improving basic service delivery under the MPUSP by focusing on specific concerns impacting women's well-being and safety. Typically, in India, interventions to prevent VAW are undertaken by the departments of women and child development and health, police, etc. This pioneering initiative is, perhaps the only example of ULBs implementing large-scale VAW preventive measures in India.

Interventions under the Safe Cities Initiative are based on the understanding that a human rights-based multi-sectoral approach is required to prevent VAW. Hence the programme adopts an ecological model framework to identify risks at various levels and promote preventive strategies to address those risks. At the ground level, the initiative seeks to strengthen existing women's self-help groups (SHGs) and collectivize young men and boys to take preventive action against VAW and support women survivors. An independent impact evaluation has been commissioned to measure the effectiveness of these strategies.

Under this initiative, SHGs along with members of the broader community, have conducted women's safety audits (WSAs) in their own slums. WSAs successfully completed in the four cities are presented in Table 15.1.

TABLE 15.1 Number of Women Safety Audits Conducted

Cities	No. of WSA
Jabalpur	21
Bhopal	20
Indore	21
Gwalior	20
Total	82

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

This chapter presents the findings of these WSAs and argues for the mainstreaming of women's safety concerns in processes related to urban planning and local governance systems. But first, an understanding of what a WSA is and what it attempts to achieve.

WHAT IS A WSA?

Originally developed in Canada by the Metropolitan Toronto Action Committee on Violence Against Women and Children (METRAC), WSAs have been used widely across the world as a method to evaluate the environment from the standpoint of those who feel vulnerable and to make changes that reduce opportunities for assault. Safety audits are based on the premise that making a space safer for the most vulnerable users (women, elderly, disabled, children), will make it safe for all the people. Practices nationally and internationally have shown that benefits of conducting WSAs include the following (Social Development Direct on behalf of ActionAid 2013).

1. It facilitates improvements to physical environments such as improving lighting, cleaning up an area, removing hazards, and adding security.
2. It assists in identifying programmes, policies, and practices needed to enhance safety.
3. It can increase awareness and understanding of people's concerns and provide important information for planners and elected officials.
4. They are excellent tools for including people in community decision-making processes and may prompt other groups to act on the concerns identified.

In India, WSAs have been conducted in a number of places, including in Delhi—by Jagori in collaboration with Women in Cities International. The method to be used for conducting WSAs under the Safe Cities Initiative in Madhya Pradesh, is adapted from Jagori's 'A Handbook on Women's Safety Audits in Low Income Urban Neighborhoods: A Focus on Essential Services' (Mehrotra 2010). The method includes the following steps:

1. Orientation of field staff on how to facilitate safety audits.
2. Focused group discussions with SHGs, community members, and community-level services providers (such as *anganwadi* workers or teachers, etc.), to discuss issues related to accessing essential services in slums.
3. Micro-planning—slum mapping and exploratory walk by women's groups to observe and record dimensions of safety in accessing essential services and to mark spaces perceived to be unsafe.
4. Preparing a community-level action plan to address women's safety concerns and consequent action.

These audits were conducted by groups of 20–30, which included women residents or SHG members, along with safety audit teams.[1] Thus, approximately 2,500 SHG members and other community members participated in the WSAs conducted in notified slums in Bhopal, Gwalior, Indore, and Jabalpur. WSAs typically took place in the evening to gain an understanding of safety threats experienced after dark.[2]

The focus of these audits was whether or not, and the extent to which inadequacies in essential services available at the slum level compromised women's safety or perceptions thereof, and what was needed to address the situation. Here, it must be mentioned that perceptions of women's safety may be dependent on a number of factors, including levels of awareness, existing socio-cultural norms, overall local crime rates, etc. However, overall VAW, both in public and private spheres, are a cause and consequence of women's inequality vis-à-vis men. Hence the status of women does have a relationship with levels of violence faced by women and vice versa. A brief discussion on the status of women follows.

STATUS OF WOMEN IN MADHYA PRADESH

Gender inequality in India remains the norm, and Madhya Pradesh is no exception to this rule. Issues of particular concern in Madhya Pradesh are declining child sex ratios, lower literacy rates, and high rates of child marriages. Some relevant indicators on the status of women are presented in Table 15.2.

At the city level, the child sex ratios are lower than the state average in the four major cities of the state. Adverse child sex ratios, which are primarily a result of 'son preference', are the most telling indicators of prevailing discriminatory attitudes towards women. There are also significant differences between women's participation in the workforce and literacy rates across the four cities, with women being considerably behind men on these indicators. Table 15.3 provides statistics from each of the four major cities in Madhya Pradesh.

On the aspect of crimes against women—according to the 2011 Crimes in India Report (National Crimes Records Bureau 2011), there is high reportage of crimes against women[3] in Madhya Pradesh. The state also reported the highest number of rape cases (3,406), molestation (6,665), and 'importation of girls' cases (45) accounting for 14.1 per cent, 15.5 per cent, and 56.3 per cent respectively of total such cases reported in the country. However, it must be borne in mind that high rates of *reported* crimes may not, by themselves, be indicative of total rates of crimes *committed*. Instead it may indicate that more crimes are reported and investigated in comparison to other states in India. However,

TABLE 15.2 Indicators on Status of Women in Madhya Pradesh

Indicator	Madhya Pradesh	India
Gender Related Development Index (GDI), 2006	0.516	0.590
Gender Empowerment Measure (GEM), 2006	0.463	0.497
Maternal mortality ratio (2004–6)	335 per 100,000	
Overall female to male ratio (2011)	931 females/1,000 males	940 females/1,000 males
Child sex ratios (2011)	918 females/1,000 males	914 females/1,000 males
Child marriages (2001)	45% girls are married before 18	Rajasthan and Madhya Pradesh accounted for a large chunk of early marriages in India.
Literacy rate (2011)	54.49% for females 78.73% for males	65.46% for females 82.14% for males
Political participation—representation in PRI (2009)	34.3%	37.4%

Source: These figures are compiled from Madhya Pradesh Population Census Data (2011); Planning Commission of India (2011); UNDP (2011).

TABLE 15.3 2011 Census Statistics on Status of Women in Four Cities

Indicator	M or F	Bhopal	Gwalior	Indore	Jabalpur
Sex ratio		911	878	921	929
Child sex ratio		917	827	886	901
Work participation rate	M	52.18	50.3	55.25	55.2
	F	19.6	14.5	20.9	25.3
Literacy rate	M	89.19	90.85	91.84	92.65
	F	80.90	78.82	82.55	84.88

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

higher reporting in Madhya Pradesh does not necessarily result in high conviction rates[4] or reflect whether women have effective access to justice in cases of violence.

POLICY AND PRACTICE ON CREATING SAFE SPACES FOR WOMEN

According to the Verma Committee Report (2013), '[a]part from having an efficient and honest law and order machinery, it is necessary that certain basic measures regarding the provision of civic amenities be undertaken by the State, so as to minimize opportunities for the perpetrators of crimes.' The Committee, therefore, outlined State obligations to promote safety, including:

1. The provision of well-lit roads, streets, and other common spaces to all citizens;
2. provision of adequate sanitation facilities in (rural and) urban areas;
3. undertaking safety measures in the transport sector.

Local governments, or ULBs in Madhya Pradesh's context, are strategically located to work closely with communities at the grass roots level. Of particular significance, in the urban context, is the role of local governments in improving safety of community members. The Madhya Pradesh Women's Policy, 2015 (Department of Women and Child Development 2013), identifies ULB roles to prevent VAW and promote women's equality to include the following:

- Provide adequate and quality services, resources, and protection to all women and children;
- create awareness on women's rights and safety;
- make provision for women's toilets in public places such as parks, community halls, etc.

Some of the lessons learned from implementing Safe Cities Initiatives internationally[5] so far, indicate that—to reduce VAW, safety needs to be an integral part of planning, management, and governance of the city. Better street lighting, better signs, and cleaner, and more women and child friendly public places have the potential to reduce VAW. In addition, community-led data collection helps local governments and cities to undertake targeted actions that make cities safer: joint safety audits—with local authorities, police, women, and young people—can empower communities to inform policies and practical measures to address them. Finally, mobilizing women and youth-led committees to monitor responses to violence and crime, and encouraging greater involvement of female elected officials and urban professionals also show potential in preventing VAW.

LOCAL AND PARTICIPATORY GOVERNANCE FEATURES

With the enactment of the 74th Amendment to the Indian Constitution, powers over urban functions were devolved to ULBs. The GoMP through the UDED is responsible for aspects of basic infrastructure for ULBs. The UDED is also, amongst others, responsible for implementing a number of government welfare schemes and programmes such as the Swachh Bharat Abhiyan programme on sanitation, the National Urban Livelihood Mission (NULM) and other livelihood schemes. As the parent organization, the UDED monitors the functioning of all municipal corporations in the state (Mehta and Associates, Indore 2011). There are also a number of other authorities working on designated areas such as town planning, housing, pollution control, and so on.

There are a number of municipal laws on urban planning and development. Primary amongst them is the Madhya Pradesh Municipal Corporation Act, 1956 (MPMCA) that applies to larger corporation areas and the Madhya Pradesh Municipalities Act, 1961,[6] (MPMA) which applies to smaller urban areas or *nagar panchayats*.[7] 'Municipal Authorities'[8] under the MPMCA vested with the responsibility of enforcing this law include the Municipal Corporation, the Mayor-in-Council, the Mayor and the Commissioner. The duties of the Municipal Corporation are enlisted in Sections 66–7 and are categorized into obligatory and discretionary functions. Obligatory functions include provisions for lighting, garbage disposal, securing, or removing dangerous buildings or places, maintaining public streets, maintaining water supply, providing and maintaining community toilets, etc. Discretionary functions, on the other hand, include urban planning (including town planning), regulation of land use and construction of land, urban poverty alleviation, etc. MPMA enlists similar duties for Municipal Councils in Section 123.

Section 48B of the MPMCA[9] provides for the establishment of Mohalla Committees, which allow for citizens' participation in planning and governance processes in urban areas. In 2011, the Madhya Pradesh Municipalities Mohalla Committee (Constitution, Functions, and Conduct of Business) Rules were promulgated to give effect to this provision. Mohalla Committees are to be constituted by 11 residents[10] with the objective of undertaking activities of common interest including security arrangements, maintenance of roads, street lights, supply of drinking water, waste management, etc., as also to cooperate with the municipality in planning and management of municipal services. Despite the promulgation of the aforementioned rules there has been limited progress on the formation of Mohalla Committees.[11]

Other than Mohalla Committees, residents' associations have also been formed under initiatives taken by other government departments, illustrated as follows:

1. *Nagar Suraksha Samiti* (City Protection Committees)—launched in 1996, this initiative of the police department creates community groups of 'right thinking citizens'—those without any criminal record or known political affiliations, to assist the police and undertake some social work activities such as organizing blood donation camps or HIV testing, tree plantations, cleanliness drives, etc.
2. *Shorya Dals*—are community groups being formed by the Department of Women and Child Development to prevent VAW.

SLUM DEVELOPMENT AND PARTICIPATORY PLANNING UNDER MPUSP

In addition to laws and community structures, there have been a number of slum development initiatives undertaken by both the Central and state governments. To illustrate, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was initiated in 2005 to disburse Central funds to state governments to meet local imperatives in select cities, including aspects related to urban infrastructure and provision of basic services to urban poor. Cities not covered under the JNNURM, for example Gwalior, received support from the Integrated Housing and Slum Development Programme. Although the JNNURM has ended, some unfinished projects initiated under its remit are ongoing. In 2009, the Central Government announced the Rajiv Awas Yojana (RAY) for slum redevelopment and to provide support to state governments willing to recognize property rights of slum dwellers. Under this initiative, a number of participatory mapping methods were adopted to assess the situation at the ground and in order to select beneficiaries for slum upgradation (see Figure 15.1).

Relevant to the current context is the work undertaken under MPUSP to support JNNURM's reform agenda and implementation—which engaged ULBs and local resident communities to improve infrastructure and service delivery processes, and promote inclusivity (MPUSP 2012). Community collectives (Basti Vikas Committees) were thus formed with resident community volunteers, and with proportionate representation of all sub-communities in the slum and women. ULBs formed municipal teams with representation from these community collectives, as well as representatives from key departments such as Sanitary Inspectors, Revenue Inspectors, Water Supply Engineers, Community Development Officers (CDOs), and corporators (elected local representatives). Municipal teams were forged to undertake micro-planning activities to identify infrastructural needs in the slum. Simple maps were prepared to indicate infrastructural deficiencies, as also to inform technical designs and options.

Consequently, sub-committees were formed to monitor conventional contracts sanctioned to deliver on infrastructural needs and to construct household toilets; and subsequent maintenance of slum amenities. Community participation enabled the tailoring of responses to meet local contingencies and enhanced transparency in planning and contracting processes. It also improved community awareness of available entitlements and promoted community ownership. In some slums, with more homogenous populations, community collectives were transformed to SHGs to ensure sustainability of outcomes.[12] In its second phase—MPUIIP, SHGs have been engaged to conduct WSAs in collaboration with other community members.

CONTEXT IN WHICH WSAs WERE CONDUCTED

As mentioned earlier, WSAs were completed in 84 slums in four cities under the Safe Cities Initiative.[13] Increasing urbanization has led to high levels of migration from rural areas and smaller settlements to cities and towns.

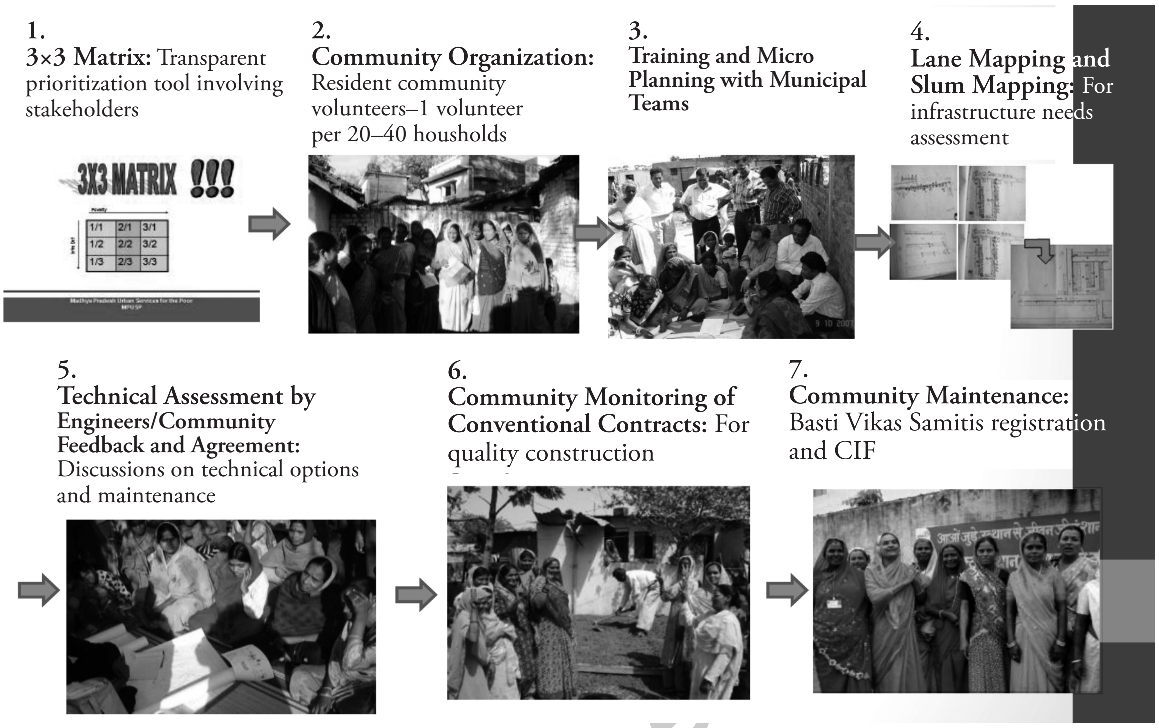
1.
3×3 Matrix: Transparent prioritization tool involving stakeholders
3X3 MATRIX !!!
1/1 2/1 3/1
1/2 2/2 3/2
1/3 2/3 3/3
Madhya Pradesh Urban Services for the Poor MPUSP
2.
Community Organization: Resident community volunteers–1 volunteer per 20–40 housholds
3.
Training and Micro Planning with Municipal Teams
4.
Lane Mapping and Slum Mapping: For infrastructure needs assessment
5.
Technical Assessment by Engineers/Community Feedback and Agreement: Discussions on technical options and maintenance
6.
Community Monitoring of Conventional Contracts: For quality construction
7.
Community Maintenance: Basti Vikas Samitis registration and CIF

FIGURE 15.1 Participatory Slum Improvement under MPUSP

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

This has led to a significant rise in the population living in urban slums (Government of India 2010). Nationally, a majority of slum dwellers in India fall below the poverty line and live in situations of insecurity and inadequacy or acute shortage of basic amenities (Government of India 2010).

Madhya Pradesh is the second largest state in India. Of its total population, according to the Census 2011, of approximately 7.27 crores, 27.63 per cent live in urban regions. The urban population has increased by 27.63 per cent in the last decade. Its most densely populated cities are Bhopal, Indore, Jabalpur, and Gwalior, which are also its largest (Madhya Pradesh Population Census Data 2011). A brief city profile of each of these cities is provided further.

Bhopal[14]

Bhopal was declared the state capital in 1956 and is the second largest city in the state. It has recorded a 28.62 per cent population increase in the past decade.[15] According to the 'Slum Free City Plan for Bhopal Metropolitan Area Under RAY (2011)', 'Bhopal is essentially an administrative city with a large number of [its] population engaged in various state and central government organizations… [it] is the main business hub of Madhya Pradesh. So far as the total employment is concerned … 39 per cent of its working population is engaged in the informal sector' (Mehta and Associates 2011a). It also has adjoining industrial estates and a growing service industry. Bhopal faces a housing shortage particularly for low income groups and economically weaker sections of the society. Thirty-one per cent of its population lives in slums and another 17 per cent in unauthorized settlements. In all there are 366 slums in Bhopal. There are high degrees of unemployment in Bhopal, with approximately 64 per cent of the slum population without any stable source of income.

Indore[16]

Indore is the largest city in Madhya Pradesh and is considered to be its 'commercial capital'. Indore experienced rapid population growth in the last two decades and has a comparatively high population density. It has, since the 1960s, been attracting a high number of migrants both from rural areas and other states (Maharashtra, Rajasthan, and Uttar Pradesh) due to industrialization and growing employment opportunities. It houses the fourth largest textile industry in India and is home to a number of manufacturing units or industries. Most of the people in Indore are engaged in trade, commerce, and services, followed by manufacturing and industry. There are 599 slums in Indore and the slum population constitutes 45 per cent of the total population. A majority of those living in slums belong to disadvantaged caste groups and 50 per cent do not have any stable source of income.

Gwalior[17]

Gwalior is the fourth largest city of Madhya Pradesh. It is located closest to the national capital—New Delhi. Although the population in Gwalior has grown by 27.45 per cent in the last decade, the population density is comparatively low. Trade and commerce, small-scale industries, tourism, and, recently textiles, constitute Gwalior's economic base. Workforce participation in Gwalior is 28.01 per cent, which is lower than the urban Madhya Pradesh average of 30.65 per cent. There are 218 notified slums and 256 illegal settlements in Gwalior that house 57.8 per cent of the city's population, with most belonging to disadvantaged caste groups. Sixty-five per cent of the slum populations do not have any stable source of income.

Jabalpur[18]

Jabalpur, one of Madhya Pradesh's major cities, is situated on the banks of the Narmada River on the Deccan Plateau and is surrounded by a hilly terrain with dense forest cover. The city is prominent for defence and military establishments that are located in and around the city. The city has experienced relatively moderate growth rates in population during the last two decades. A large proportion of the city's workforce is engaged in government jobs as Jabalpur is home to a number of state and national government offices. Significant proportions are also engaged in trade and commerce as also in the service industry. According to the Census 2001, of the total population, the urban poor constitute 28.96 per cent and 28.76 per cent live in urban slums. There are 331 slums in Jabalpur mostly located along roads or major drains or *nallah*s, or along railway lines. Most slums in Jabalpur are populated by a single caste, religious, or linguistic group, although this appears to be changing to make for more diverse slum populations. A majority of the working population in slums is engaged in factories. Many also work as rickshaw pullers, construction labourers, daily wagers, and informal workers.

FINDINGS FROM WSAs

The WSAs were conducted in the period September 2014–January 2015 in the four cities. Prior to the conduct of the WSA, a baseline study was conducted on prevalence and experience of violence in the MPUIIP target slum. On the aspect of VAW experienced in public spaces, the baseline report noted as follows:

> On average, 23 per cent of women surveyed—almost one in every four—had suffered at least one incident of violence or harassment in a public space outside their home in the previous 12 months, and approximately one in six women (16 per cent) reported that they experienced this violence or harassment on a frequent basis. Although to a far lesser extent, the qualitative data again suggests some degree of underreporting by women in relation to this measure. (Neville et al. 2014)

Indeed, exploratory studies in the project slums indicated that among the reasons for under-reporting VAW experience in public spaces are the 'presence of strong socio-cultural norms which tended to blame women and girls for "provoking" violence or harassment by how they dressed or how they behaved. The qualitative data [collected during exploratory studies] also suggested that women who spoke out about such violence risked their parents, in-laws or husbands reacting by placing significant constraints on their mobility' (Social Development Direct 2013).

In terms of programme implementation, under-reporting of VAW and its associated stigma, proved to be a hurdle in initiating conversations among community women on issues of gender and VAW. In this regard, WSAs proved to be a useful tool to initiate such conversations and to mobilize communities to take preventive action by engaging with municipal corporations. SHGs being strengthened under MPUIIP initiatives took a lead in conducting WSAs. Previously participatory planning methods were used in MPUSP to identify infrastructural deficiencies. To these processes was added the aspect of assessing women's perceptions of safety threats in relation to accessing essential services.[19]

Here, some limitations of the WSA process must be noted. First, the presence of adverse socio-cultural norms may vary both within and across the cities depending on the levels of development, social cohesiveness, and so on. The common experience while conducting these audits was that women, in places with more liberal socio-cultural norms, display more willingness to speak of incidents of VAW. On the other hand, women in places with more stringent socio-cultural norms, tend to be more hesitant in articulating their concerns. To address this limitation, it is clarified that the project slums were selected using a stratified random sampling method[20] and hence, findings from this sample may be considered representative of city level characteristics.

Information on accessing essential services and associated threat perceptions collected through WSAs in the four cities were categorized under the following heads:

1. Provision of street lights
2. Condition of streets and approach streets
3. Access to public transport
4. Social use of community spaces
5. Formal and informal surveillance
6. Community toilets and open defecation
7. Sanitation
8. Water supply.

Street Lights

During safety walks, 87 per cent of the slums reported to have poles for street lights and these were evenly distributed in 60 per cent of the cases. However, 65 per cent of the street lights were not functioning inside the slum. The lack of functional street lights was highlighted as a major safety concern. Most women reported to have major apprehensions about moving out of their houses after sunset. They were also apprehensive about sending their girl children out of their houses in the evening, particularly to attend tuition classes. The condition of street lights in the sample slums is presented in Figure 15.2.

Condition of Streets and Approach Street

In 60 per cent of the slums in which WSAs were conducted, public roads were observed to be in good condition. However, even in these slums, lanes within the slum are not always constructed (not pucca lanes). This makes movement difficult in 44 per cent of the

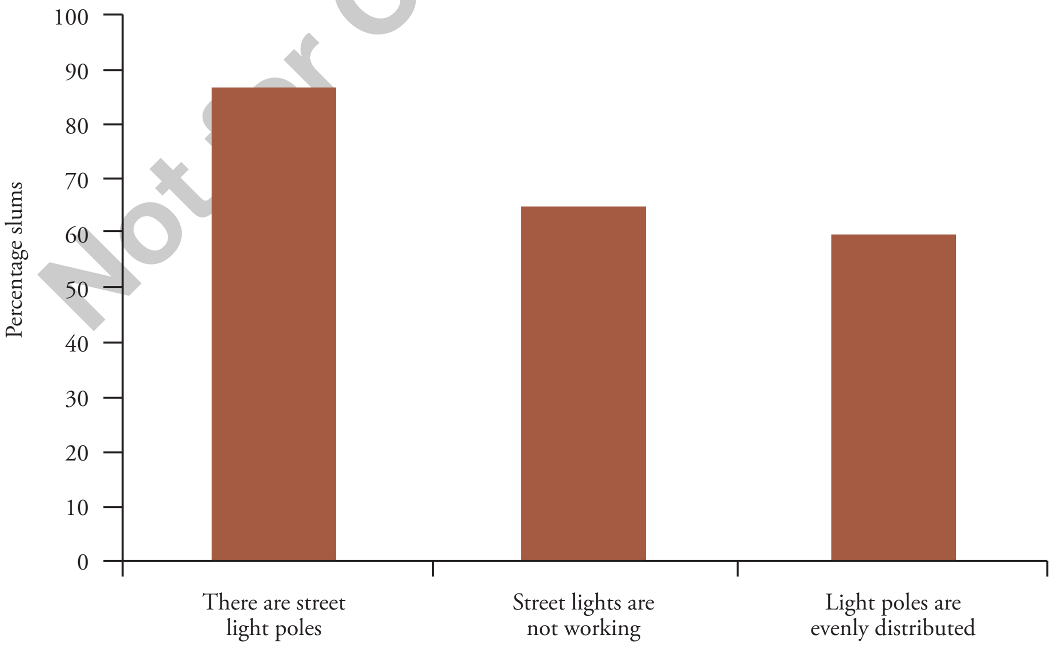

FIGURE 15.2 Condition of Street Lights

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

slums. Movement is also constrained for reasons such as garbage been strewn on the streets or overflowing drains, water logging during monsoons, narrowness of streets, and so on. Safety threats arising in this regard are women's concerns of not being able to escape threatening situations quickly enough due to broken and unlit roads. The condition of public streets examined during WSAs is provided in Figure 15.3.

Another aspect that exacerbates threat perceptions was the presence of vacant land in 75 per cent of the slums. Thirty-nine per cent of the slums also had empty or deserted buildings or constructions. In 57 per cent of the slums, these were considered to be unsafe areas, with men using them for illegal activities. Instances were related of how men hide in these places and attack women in the dark. These vacant spaces can be inside the slum, though in most places they are on approach roads, which make access to the slums insecure. Presence of—and perceived threats in relation to—vacant spaces within the slum are provided in Figure 15.4.

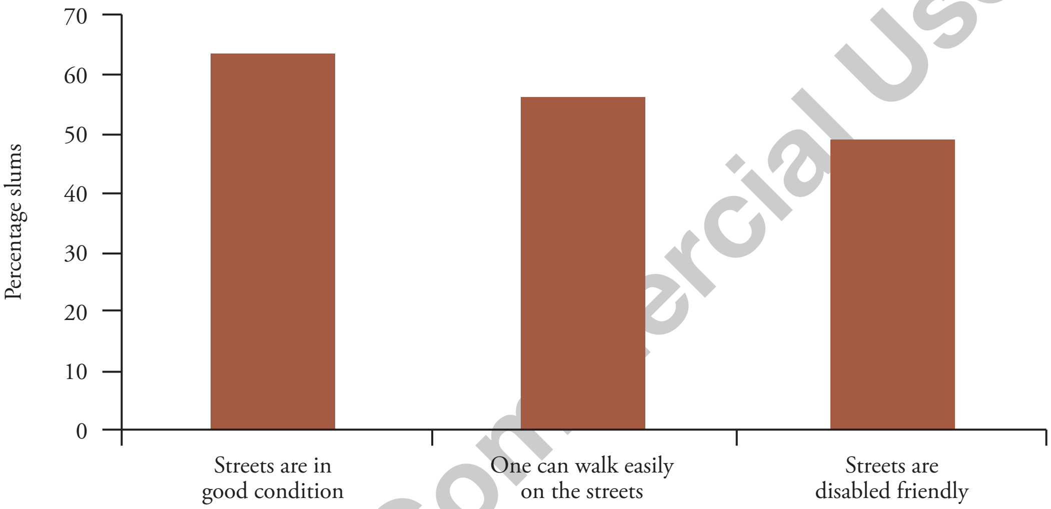

FIGURE 15.3 Condition of Public Streets

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

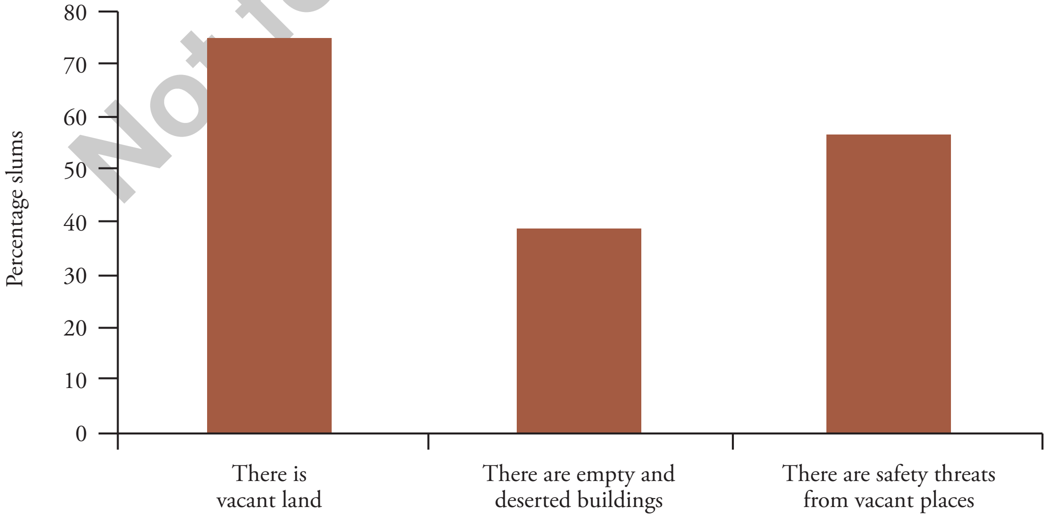

FIGURE 15.4 Presence and Threat Perceptions Associated with Vacant Spaces

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

In relation to approach roads, 73 per cent were observed to be in good condition, although 40 per cent of them were not well-lit. The darkness of approach roads was highlighted as a significant safety concern, particularly as it severely impedes women's movement outside the slum. The condition of approach roads examined during WSAs is presented in Figure 15.5.

Access to Public Transport

Risks associated with using approach roads assume particular significance in light of only 37 per cent of the slums reporting that bus services were available nearby. Private autos are, however, more easily available with 51 per cent of slums reporting auto points nearby. However, accessing public transport even a km away, particularly in the dark, was identified as a major safety concern. Deserted approach roads or crowded approach roads, mostly populated by men standing in front of shops, add to women's threat perceptions. While conducting exploratory studies under a pilot study on women's safety in public transport, also under the MP's Safe Cities Initiative's remit (Bhatt, Menon, and Khan 2015), women in Bhopal reported to facing high levels of harassment while using public transport. Women also reported to have safety concerns not just while using public transport but also while accessing it and while waiting for services at the stop. The lack of free and safe access to public transport has a significant impact on women's movement outside the slum, thus directly impacting their employment and livelihood options and choices.

In relation to the need for adequate public transport services, another significant area of concern reported by women was problems in accessing health services and educational facilities. In most places health facilities and schools are not close to the slum. Difficulties in reaching these places are further compounded for women due to the lack of safety on approach roads and remoteness of public transport.

Social Use of Community Spaces

In 83 per cent of the slums, more men than women were observed on public and approach streets. As mentioned earlier, men tend to congregate around shops and markets, particularly in front of small paan or cigarette shops. In 47 per cent of the slums men were observed to be openly drinking and gambling on the streets. Although a surprisingly small 33 per cent of the slums reported to have a liquor shop within the slum, anecdotal reports suggest that alcohol may be sold illegally from slum homes. The presence of alcohol shops increases women's threat perceptions. Overall, incidents of sexual harassment in common spaces were reported in 36 per cent of the slums.

Safety perceptions in relation to common community spaces, such as places of religious worship (for example, temples and dargahs), community halls, school premises,

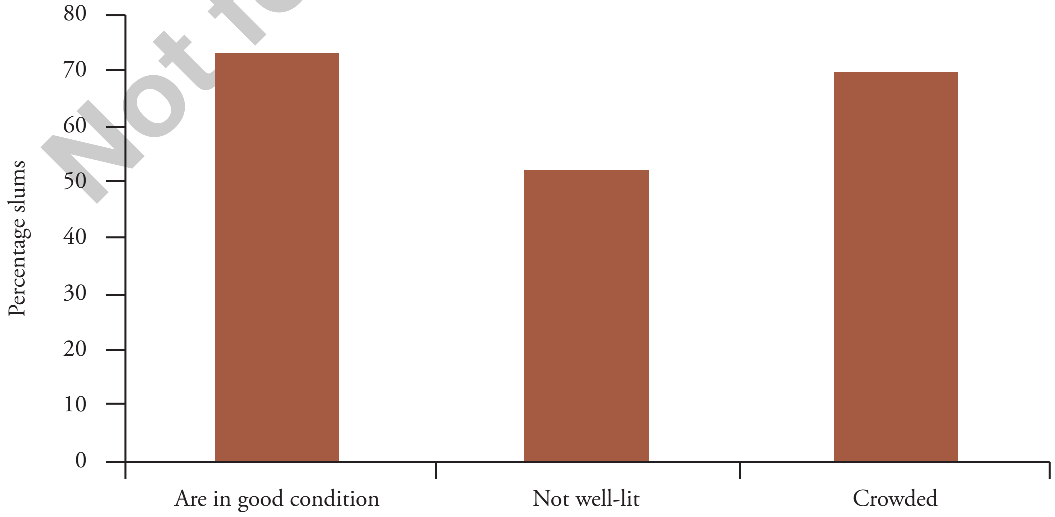

FIGURE 15.5 Condition of Approach Roads

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

river banks, community meeting spaces (*chabutras*) were discussed and observations noted. In 76 per cent of the slums, men were observed to be present and often gambling in these spaces. No women were observed to be using these spaces in 90 per cent of the slums. In 44 percent of the slums, women felt that common community spaces are not safe for them to access. Use of community spaces, particularly places of religious worship by men for illegal purposes (for example, drinking, gambling, drug abuse), makes these spaces, especially unsafe for women. In some places, vacant school buildings and anganwadi centres (government crèches) were observed to be used by men for illegal purposes, thus making areas around schools very unsafe. Use of and perception of threats relating to common community spaces is presented in Figure 15.6.

Overall it was observed that women have very limited access to community spaces, which are dominated by men.

Formal and Informal Surveillance

Despite the feelings of insecurity, only 25 per cent of the slums reported to having regular police patrol. In 75 per cent of slums there is no police vigilance at all. Even in cases where police vigilance was reported in some form, it was also reported that police tend to patrol areas outside the slum. Police patrolling inside the slum takes place mostly during festivals. In most cases it was also reported that the police visit the slum only when incidents are reported. Even in such cases, police assistance is not always forthcoming. Hence police vigilance to prevent VAW and other crimes appears to be severely limited. Issues relating to informal or community surveillance were also discussed. In 81 per cent of the slums a woman facing harassment can be observed by community members. However, community members in 51 per cent of the slums felt that people are unlikely to help women in distress to avoid getting involved in other people's affairs or for fear of backlash.

Community Toilets, IHT, and Open Defecation

Community toilets are not available in 63 per cent of the slums. Of all the slums with community toilets only two reported that there were adequate in number and were well-maintained. In both these cases, the community raised funds for the maintenance. In most places where community toilets were present, they were reported to be in poor condition. In 77 per cent of these slums, women felt that their privacy was compromised while using community toilets. In Jabalpur and Gwalior, there were a few

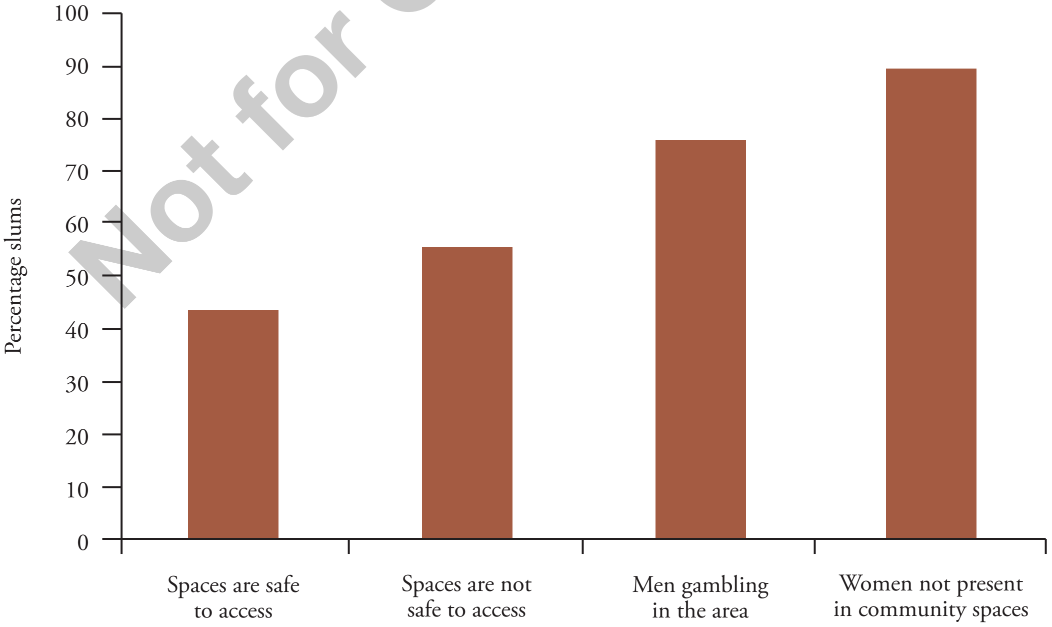

FIGURE 15.6 Use of Common Community Spaces

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

reports of men using community toilet premises and roof to gamble.

However, 85 per cent of the slums reported to have above 50 per cent individual household toilet (IHT) coverage—with Indore having the most. IHT coverage is comparatively lesser in Bhopal and Gwalior. In these circumstances, and in the absence of community toilets, open defecation is used in almost all slums to varying degrees. Even in cases of families with IHTs, open defecation may be resorted due to inadequate water supply or broken down IHTs. In 89 per cent of the slums, women reported that using open defecation is highly unsafe. In many cases women were compelled to use open defecation in the early hours of the morning or after dark in the evening to protect their privacy. Even so, there is almost no privacy during open defecation, with men often following them or harassing women in the process. A number of instances were reported of sexual violence and harassment taking place during open defecation or in areas used for open defecation. Further, access roads or approaches to open defecation areas were also considered to be unsafe in 46 per cent of slums. There were also some reports of violence and harassment faced from residents in buildings adjoining open defecation sites.

Overall, open defecation was considered a major safety threat for women in WSA conducted in all four cities.

Sanitation

Garbage disposal and clearance is not being done regularly in 68 per cent of the slums. In 35 per cent of the slums garbage was observed to be disposed on streets and in open spaces. In 65 per cent of slums movement is impeded due to the presence of garbage on the streets. Moreover, in 87 per cent of the slums drains are not well maintained causing water logging during rainy seasons and garbage overflows.

Garbage disposal is associated with safety threats, when, the presence of garbage on the streets or over flowing drains, impede women's movement. In most cases, women are compelled to change their preferred routes for this reason. However, sanitation concerns appear to affect men and women equally due to its associated health and hygiene problems. Aspects of garbage disposal and sanitation in sample slums are presented in Figure 15.7.

Water Supply

Forms of water supply available at the slum that were discussed or observed during WSAs included: pipeline connections, bore-wells, public taps, tankers, etc. Water supply is an issue of concern in all the cities, except Jabalpur, due to its proximity to the water sources. Water

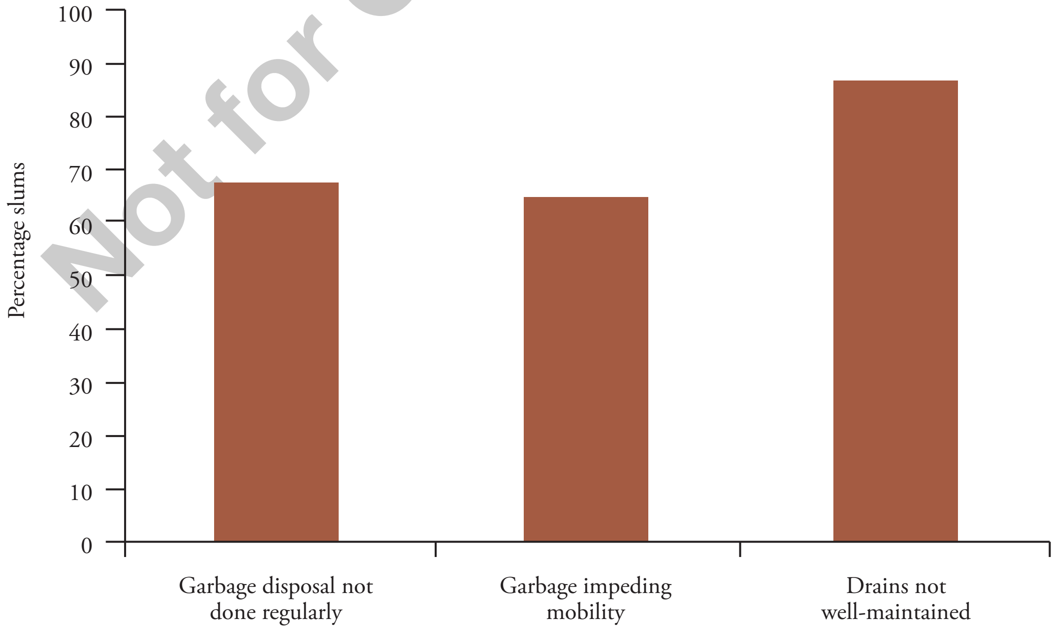

FIGURE 15.7 Status of Sanitation

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

collection is considered to be an organized process in 53 per cent of the slums. Disputes, sometimes violent in nature, at water collection points, were reported in 47 per cent of the slums. Overall, water supply does not appear to pose a significant safety threat to women, as inadequacies in access affect men and women alike. However, in cases where the water supply arrives late at night (for example, one slum in Gwalior receives water at 2 a.m.) poses a safety threat particularly for women. Another aspect that reportedly poses a safety threat for women is the congregation of men at water collection points reported in 41 per cent of the slums.

FINDINGS AND OUTCOMES

The findings discussed were consolidated to assess levels of safety threats against 18 indicators identified by women as impacting their perception of safety and threat levels.[21] These are presented in Tables 15.4.

Findings were also consolidated to examine the extent to which delivery of essential services, associated with safety perceptions, were satisfied in the four cities. These findings are presented in Table 15.5.

As per Table 15.4, Jabalpur reports the highest medium level safety threats. However, significant levels of safety threats were also reported in Gwalior and Indore. On the other hand, service delivery in Jabalpur appears to be comparatively better in Jabalpur. This indicates that access to essential services is one of the many factors that make women feel unsafe. However, comparing individual slums where the availability of essential services is high, with those, which are considered relatively safer, indicated that better delivery of essential services has a strong relationship with higher perceptions of safety. Other significant factors that make women feel insecure include crime incidence within the slum, levels of alcoholism and drug abuse, etc. Other than safety threats, prevalent socio-cultural norms and gender stereotypes also have an impact on women's mobility both within and outside the slum. However, the importance of easier access to essential services cannot be overemphasized. Further, as per the fundamental tenets of WSAs, making an environment safe for the most vulnerable members of the community will make the space safer for everyone in the community (Mehrotra 2010).

Currently, women SHGs in the 82 slums, where these audits have been completed, have prepared action plans and undertaken efforts to place their demands for slum improvements before appropriate authorities for further action. To illustrate, SHGs, along with other community members have presented petitions to elected local representatives or corporators or ward members (*parshad*)

TABLE 15.4 Women's Perceptions of Safety

City	No substantial safety threats (0–4 indicators met)	Low safety threats (5–8 indicators met)	Medium safety threats (9–12 indicators met)	High safety threats (Above 12 indicators met)
Jabalpur	1	4	15	1
Bhopal	1	7	10	2
Indore	3	8	7	3
Gwalior	0	7	10	3

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

TABLE 15.5 Status of Service Delivery

City	Hardly any services available (Less than 1 indicator met)	Few essential services available (2 indicators met)	Some essential services available (3 indicators met)	Most essential services available (4 indicators and above)
Jabalpur	4	2	9	6
Bhopal	8	1	5	6
Indore	7	2	6	6
Gwalior	9	5	3	3

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

for further action. Petitions have also been submitted to various municipal authorities and departments for providing, repairing, and maintaining civic amenities. Interface meetings with appropriate authorities from other departments, such as the police, women and child development, have also been arranged for women to articulate their concerns before such authorities. Simultaneously, eligible households lacking IHT facilities have been brought under the remit of the Swachh Bharat Mission.

MPUIIP's experience with WSAs demonstrates that it is a powerful and yet simple to use tool to assess and take action on issues concerning women's safety in urban slums. To illustrate, based on actions plans prepared by them, women's SHGs and youth groups in slums have also initiated community action to prevent VAW in their communities. For instance, in Indore, some SHGs have started holding their meetings in community halls that were previously dominated by men and boys and hence perceived unsafe. In Jabalpur, SHG members living close to a liquor shop maintain vigil, and if they find any rowdy men on the streets, they notify all the SHG members who come together to discourage such men from loitering in front of their homes.

While autonomous community action must be encouraged, it must be also be borne in mind that it is ultimately the State's duty to protect women's rights. Hence, it is important that women's safety concerns are adequately represented in town planning, slum development, and service delivery improvement processes. WSA tools and methods provide an example of a simple, yet accurate, method of identifying women's safety concerns. Once identified, these concerns may be reflected in broader governance processes and enable responses on a priority basis.

To understand the costs involved in making a slum safer for women, an estimate was prepared bearing a medium sized slum in mind. A rough estimate is presented in the Table 15.6.

Table 15.6 demonstrates that improving women's safety does not involve substantial costs. This also means that accommodating such concerns in broader planning and service delivery processes will not lead to substantial additional expenses. On the other hand, the benefits will far outweigh the costs. Other than the obvious benefits of women's improved mobility, participatory planning methods also promote transparency in governance and service delivery processes.

RECOMMENDATIONS

Based on the findings of the WSAs conducted the following recommendations are proposed for adoption by the UDED and ULBs:

1. Include women's safety concerns while preparing surveys, undertaking participatory micro-planning, and other urban planning or development processes etc. to assess progress made against service delivery benchmarks. Some steps have already been initiated in this regard—under broader MPUIIP initiatives, possibilities are being explored to include questions on women's safety concerns while undertaking surveys to assess citizens' satisfaction in relation to

TABLE 15.6 Details of Expenditure for the Improvement of Women's Safety in Urban Slum

1	Name of slum area	XX	-
2	Name of City	A	-
3	No. of household	400	-
4	Population	2,000	-

S. No.	Items	Unit	No.	Quantity	Average Rate/unit	Amount
1	No of poles to be lighted	No	23	23	500	11,500
2	Road repairing required	M	1	1,170	75	87,750
3	Garbage bins (1.1 Cum)	No	2	2	19,500	39,000
4	Dismantling of old structures	LS				25,000
5	No. of community toilets	No	1	1	400,000	400,000
	Total			563,250		
			Per person cost INR 282			

Source: Prepared from an analysis of checklists and Focus Group Discussions conducted in the slums.

delivery of essential services. Similarly, efforts are also being taken to incorporate aspects of safety planning for women while developing SMART city plans.

2. Include safety audits as part of Municipal Corporation or Councils' functions as follows:
    - i. As part of Municipal Corporations' *obligatory duties* under Section 66 of the MPMCA, particularly while undertaking functions covered under sub-clauses (a) on public lighting, (b) on cleanliness of public roads, (e) regulating offensive traffic and practices, removing obstructions from public streets, securing or removing dangerous buildings or places, (k) management and maintenance of municipal water works, (l) erection of community toilets, (s) maintaining public schools, and (x) maintenance of public spaces and other relevant areas.
    - ii. As part of Municipal Corporations' *discretionary duties* under Section 67, particularly while undertaking functions covered under sub-clauses (b) on constructing and maintaining public parks, (n) on constructing and maintaining assigned roads, (nn) on urban planning, (pp) on planning economic and social development, (ss) urban poverty alleviation.
    - iii. As part of Municipal Council's duties under Section 123 of the MPMA

      These changes will allow for the mainstreaming of women's safety concerns into urban planning, development, and service delivery processes and enable systematic responses to prevent VAW and improve overall safety.
3. Include safety audits as part of Mohalla Samitis functions under Rule 7 of the Madhya Pradesh Municipalities Mohalla Committee (Constitution, Functions, and Conduct of Business) Rules, 2011. This also means that efforts must be undertaken to effectively enforce these rules by constituting and empowering Mohalla Committees.
4. Efforts should be taken to promote inter-departmental coordination and functioning at all levels. At the community level, the work of Mohalla Committees, Nagarik Suraksha Committees, and Shorya Dals must be aligned and coordinated to effectively prevent VAW and avoid replications.
5. Adopt protocols for the conduct of WSAs and community planning and incorporate them in all operational manuals of UDED or Madhya Pradesh Urban Development Corporation.

   Here it must be noted that WSAs have relevance not only in community settings but also in all public places in the city, including educational institutions, market places, bus stops, railway stations, etc. WSAs can, therefore, be more widely applied to understand safety concerns faced by women in these spaces.
6. Allocate budgets for VAW prevention by improving urban infrastructure and service delivery mechanisms.

To conclude, the findings of the WSAs are not altogether very surprising. However, WSAs have served to underline challenges faced by women living in urban slums. Inadequacies in basic infrastructure and amenities impact all persons in the community. Women, however, are doubly disadvantaged due to threats of sexual assault and harassment. This has severe and adverse impacts on a woman's mobility and, in turn, her access to rights as a full citizen. Women, who are compelled to go out to earn an income or to educate themselves, often do so at great risk to themselves. It is important that these concerns for women are reflected in governance processes responded to on a priority basis. In this regard, the WSA method is not only useful for accurately assessing women's safety concerns but also to encourage participatory planning. Overall, improving civil amenities, as has been noted in the Verma Committee Report, may have a significant impact on increasing women's mobility and preventing VAW.

NOTES

1. Safety audit teams under the MPUIIP were constituted by the members of the Community Support Agency and City level technical team, and community development officers (CDOs).
2. Conducted in terms of Madhya Pradesh Urban Infrastructure Investment Project, 'Guidelines for conducting safety audits, Safe Cities Initiative', Bhopal, August 2014.
3. Figures on 'crimes against women' compiled under this report include crimes reported under IPC provisions (Sections 376, 363–373, 304B, 498A, 354, 509, 366B) and other special laws (Immoral Traffic (Prevention) Act, 1956, Dowry Prohibition Act, 1961, Indecent Representation of Women (Prohibition) Act, 1986 and Sati Prevention Act, 1987.
4. More than 33,500 rape cases have been reported in the state between 2001 and October 2012. Against the number, there were only 580 rape convicts in the state jails in 2011. The number of under-trials for offence was 1,278 in the year.

http://articles.timesofindia.indiatimes.com/2012-12-21/bhopal/35952240_1_jail-term-state-jails-conviction-rate (last accessed 24 October 2015).

5. An illustration of an approach to involve urban local bodies in promoting women's security in public spaces is the *Safe and Friendly Cities for All* programme, launched by UNICEF, UN-Habitat, and UN Women in 2011. By working with local municipalities, mobilizing and empowering women's groups, working with child and youth advocates, the joint initiative focuses on increasing safety among women, youth and children, and preventing and reducing violence, including sexual harassment and violence against women and girls in public spaces.
6. See both the acts at http://www.mpurban.gov.in/pdf/MunicipalCorporationact1956.pdf (last accessed 24 October 2015).
7. For transitional areas—those transiting from a rural to an urban area.
8. Section 6, MPMCA.
9. As also Section 73B, MPMA.
10. Rule 3 Madhya Pradesh Mohalla Committee (Constitution, Functions and Conduct of Business) Rules, 2011.
11. The High Court has been monitoring progress on the appointment of Mohalla Committees under a public interest litigation filed by the non-governmental organization—Samarthan (2014).
12. Community collectives had been forged with the specific purpose of ensuring a transparent and locally relevant planning and delivery process. In slums with more heterogeneous populations, it was found that these collectives tend to disperse once the objective of improving infrastructure was achieved. In slums with more homogenous populations, which enabled a certain degree of cohesiveness, community collectives were transformed into SHGs, which were also united on the common aim of improving livelihoods options and savings.
13. Eighty-two of the 84 WSAs have been analysed for this report. Documentation of WSAs for the remaining two slums is yet to be completed for various unavoidable reasons.
14. Mehta and Associates, Indore (2011a).
15. Bhopal District: Census 2011. http://www.census2011.co.in/census/district/311-bhopal.html (last accessed 24 October 2015).
16. Mehta and Associates (2011b).
17. Mehta and Associates, Indore (2011c).
18. Jabalpur Municipal Corporation.
19. As aforementioned the WSA methodology was adapted from Jagori's work in Delhi (Mehrotra 2010).
20. Notified slums, not covered under RAY or marked for relocation, with functioning women's collectives (SHGs or microfinance groups), were selected randomly as project sites.
21. These included: lights not working, streets in bad conditions and cannot be walked on easily, approach roads not well lit, bus stops far away, presence of liquor and paan shops, areas not under police surveillance, areas with men present and gambling, common spaces identified as being unsafe, women absent from common spaces, no public toilets, access to and areas of open defecation considered unsafe, places where water supply is disorganized and not peaceful, or presence of men at water collection points.

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16

Sexual Violence

Interface Between the Public and the Private

Flavia Agnes and Audrey D'Mello

BACKGROUND

Rape forms the central pivot around which other sexual crimes against women are constructed. Though the crime may occur both in the privacy of the home as well as in the public domain, within the domestic sphere it continues to be shrouded in secrecy. It has continuously made headlines through its public manifestations. Notions of female sexuality embedded in the discourse on rape are important to our understanding of this crime. While the violent physical act is degrading and dehumanizing, its social implications result in deep emotional scars as the crime is surrounded by issues of morality and victim blaming, which transforms the victim into a vile and evil schemer and the accused into an innocent man who has been 'framed'. Despite an anti-rape campaign which spans over three and a half decades, the popular perception that all women who complain about rape are 'liars' and all cases which are reported are 'false' still prevails. The struggle has been to counter these perceptions and bring out the violent and dehumanizing aspect of this sexual crime.

Even while we examine sexual abuse from the specific context of urban poverty, we need to keep in view its universality, as the crime cuts across class and the urban–rural divide. As we attempt to confine the location of this crime into fixed categories, the boundaries between the public and the private get blurred as there is a constant interface between the two.

The anti-rape movement in India has always been triggered by certain incidents of violent sexual abuse within specific locations or judicial biases, which then led to public campaigns and ended with certain legislative reforms to redress the grievances which were the focus of the campaign. But more often than not, the reforms which came about as an outcome of the campaign, fell far short of the issues which were raised during the campaign (Agnes 1992).

In order to assess these developments, the chapter provides a thumbnail sketch of the anti-rape movement in India and examines the issues which surfaced from time to time and became the focus of public discourse and legislative reforms, until the recent enactments of 2012–13 which changed the definition of rape and sexual assault under the Indian laws. Against this backdrop, the later part of the chapter profiles a few cases decided by a sessions court in Mumbai, during the post amendment period and explores the vital link between urban poverty and sexual crimes.

THE REFORMS OF THE EARLY 1980S AND THEIR IMPACT

The Catalyst—The Supreme Court Ruling in the Mathura Rape Case

During the early 1980s, rape became the central theme of the campaign of the Indian women's movement. The shame and stigma attached to the offence had kept it within a closeted existence to such an extent that even the mere mention of the word was taboo. The anti-rape campaign was launched to counter this state of affairs. The catalyst for the campaign was the Supreme Court ruling in the Mathura rape case.[1] Mathura, a 16 year old, illiterate, orphan, tribal girl was raped by two policemen, while on duty, within the vicinity of the police station; a stark incidence of public and custodial violence against a young helpless girl.

Rather than the violence inflicted upon her, her own sexuality became the central context of the case. Since the young girl had eloped with her boyfriend and was brought to the police station on a complaint filed by her own brother, the judiciary viewed her as a woman of loose moral character. Since there were no marks of injury, the court termed her a liar and her evidence regarding the rape was discarded and the two policemen were acquitted by the Supreme Court which set aside the Bombay High Court ruling which had convicted the policemen.

The judgement shocked some legal academicians, who wrote an open letter to the Chief Justice of India as they felt that such a judgement would snuff out the hopes of millions of Mathuras in the country (Baxi et al. 2008). This became the trigger for the anti-rape campaign which received wide media publicity and resulted in bringing changes in our rape laws. It was a path-breaking victory, as the rape laws were archaic, sexist, and static despite the fact that over time, concepts regarding women's sexuality had undergone a change since the time the Indian Penal Code (IPC) was enacted in 1860. Women were no longer viewed as the property of men, a concept upon which various IPC provisions dealing with women's sexuality were formulated—an injury to her husband (or father) rather than a violation of a woman's dignity.

Box 16.1 The Salient Features of the 1983 Rape Law Amendments

Shifting of Burden of Proof: In selective cases of custodial rape—in police lockups, prisons, hospitals, rescue homes, remand homes, etc.—the burden of proving consent, once sexual intercourse was proved, shifted to the accused.

Minimum Mandatory Punishment: The amendment prescribed a mandatory minimum punishment of seven years for ordinary rapes and ten years for rapes of aggravated nature—gang rapes, custodial rapes, rape of children under the age of 12 years, rape of pregnant women, etc.

Consensual Intercourse in Custodial Situation: To deal with the issue of sex with consent (as made out in the Mathura rape case), the amendments introduced a new offence and made consensual sexual intercourse in certain custodial situations culpable.

Source: Criminal Law Amendment Act (Act 43 of 1983).

Despite the amendments, sexual assault continued to dominate public discourse as the country witnessed a steady increase in reported cases. The National Crime Record Bureau (NCRB), Ministry of Home Affairs, in its annual publication titled, *Crimes in India*, provided us with the following statistics of reported cases during the last two and a half decades given in Table 16.1.

Patriarchal Notions Continued to Dominate the Rape Discourse

Since the demand from the women's movement for the deletion of Section 155(4) of the Indian Evidence Act[2]

Table 16.1 Reported Cases of Rapes in India 1990–2014

1990	1994	1995	1996	1997	1998	2000	2005	2007	2010	2012	2013	2014
9,518	12,351	13,754	14,846	15,330	15,031	16,496	18,359	20,737	22,172	24,923	33,707	36,735

Source: National Crime Record Bureau, Ministry of Home Affairs (various years).

Not for Com

had not been conceded, even after the amendments, rape trials continued to be harrowing for the victim. The offending Section was finally deleted in 2002, but the established norm of humiliating the victim by posing questions about her past sexual history during cross examination persists, despite several Supreme Court rulings to the contrary, which have laid down clear guidelines to protect the dignity and privacy of the victim during the trial.[3]

This is because judges and public prosecutors seldom object to this type of humiliating cross examination on the mistaken notion that this would violate the right of the accused. Since rape trials are held *in camera* (behind closed doors, to protect the privacy and dignity of the victim) what transpires behind closed doors is difficult to monitor by an external agency and the victim is left to the mercy of the judge and prosecutor who seldom come to her rescue.

While at one end, the fear of the intimidating legal process, which views the victim as the accused and the stigma and humiliation which she would have to endure during the trial, and within her own community, prevents most victims from reporting the crime. At the other end, conviction rates for reported cases continued to be dismal. Stringent punishments had the reverse impact as the judges were reluctant to convict in cases of youth offenders, first offenders, and so on, and where the prosecution was not able to prove a case 'beyond reasonable doubt' due to lax investigations and biased attitudes towards victims.

Though the amendments were historical, the campaign itself was limited in scope as it subscribed to the traditional notion of rape as the ultimate violation of a woman and 'a state worse than death'. The focus continued to be on 'forcible peno-vaginal penetration', hence, non-penetrative sexual abuse and violation of orifices other than the vagina remained outside of its ambit. The solutions were sought in populist terms within the existing patriarchal power structures, and did not transcend into a new realm which would include bodily integrity and human dignity beyond vaginal penetration (Agnes 1992). They seldom questioned the conservative notions of women's chastity, virginity, servility, and the concept of the 'good' and the 'bad' woman in society. The concept that a victim of sexual abuse would need support to help her to go through the daunting criminal legal system had not been raised during the campaign and hence issues such as socio-legal support which would help in rehabilitating the victim did not find a place within the reforms.

Intersection of Multiple Marginalities

The intersection of multiple marginalities such as caste, class, and community renders women from the lower classes and marginalized communities even more vulnerable to rape and sexual assault. These women need additional protection and easy access to the criminal justice system. However, quite often the justice system unfolds in a diagonally opposite direction and denies these women their basic human rights. In most cases, it is difficult to press charges against the powerful violators, but even the few cases that ultimately reach the court end in acquittal. The derogative comments by judges while deciding cases concerning women from lower castes and marginalized communities, reveal how the class and caste hierarchies get conflated within the judicial discourse on rape.

For instance, in a much publicized case of gang rape of a lower caste woman in Rajasthan, *Banwari Devi*, the Sessions Judge, Jaipur, while acquitting the five upper caste men who were accused of gang rape of a lower caste woman made the following comments:

> It is beyond comprehension that those who live in a rural culture would … commit a rape, particularly in collusion with someone who is 40 years of age and another, a Brahmin, who is 70 years of age, during broad day light.… Indian culture has not fallen to such low depths that someone who is brought up in it, an innocent rustic man, will turn into a man of evil conduct who disregards caste and age differences and becomes animal enough to assault a woman (read '*of a lower caste*')?[4]

The incident of gang rape which had occurred three years earlier, had received wide media publicity and Banwari Devi had spoken out against her abusers from public platforms and had received wide support from various women rights groups. It was shocking that the acquittal was based on a presumption that an upper caste man would not rape a lower caste woman since it is not permissible, as per the caste dictates, to touch a lower class woman. The comment disregards the class and caste power structures that oppress Dalit women in our caste ridden society.

Rape, murder, and maiming of Dalit women by upper caste men, as a retaliation for aspirations of the community for economic and social progress, still continues in villages and towns of independent India. While most of these violations go unchecked, the gruesome killing of a Dalit woman along with her 17-year old daughter and two sons, in Khairlanji village in Buldhana district of Maharashtra in September 2006, made national headlines when six people were convicted with death penalty and two with a sentence of life imprisonment (*The Times of India* 2008). (In an appeal the High Court reduced the death penalty to life imprisonment).[5]

CHILD SEXUAL ABUSE—AN EMERGING CONCERN

Newer concerns emerged in the horizon pressing for legitimacy and recognition. The first shattered the myth that rape occurs only in dark alleys, outside the intimate domains of a loving and nurturing home. Cases of sexual abuses by fathers, uncles, and grandfathers, through blatant and vulgar exercise of patriarchal power, started spilling out in the public domain. Alongside, the issue of abuse of male children in custodial care also surfaced. There were also cases of tourism related child sexual abuse which were termed as pedophilia.

Sexual Abuse within the Family

The crime of incest, which takes place behind closed doors, by elders in the family, has had a closeted existence for a long time. No one was willing to accept it. While it is rampant across all social strata, it continues to be the least reported. There is a false sense of well-being that prevails within homes and communities that 'it does not happen in India.

However, gradually and hesitantly, incest within upper class homes started spilling out into the public domain. But our judiciary was the last to respond to it. In *Satish Mehra*,[6] the Supreme Court quashed the proceedings initiated by a wife against the husband for molesting their four year old child on the ground that the mother who was vengeful might have herself abused the child and blamed the husband for it! In *Sudhesh Jhaku*,[7], a high-ranking government official was charged with indulging in oral sex and finger penetration with his six-year-old daughter. The police refused to charge the father with the offence of rape and instead, registered the complaint under Section 377—unnatural offences.[8] The wife filed a writ petition in the Delhi High Court to bring the offence within the ambit of Section 376 (rape). The court rejected this argument and held that insertion of objects into vagina amounts only to 'violation of modesty' (Section 354) (a lesser crime with a maximum punishment of only two years).

In contrast, in a few cases of fathers from the lower class, raping their daughters, the Supreme Court expressed greater sensitivity and concern. In *Pooran* Ram,[9] the father gagged the daughter with her dupatta and raped her. When the mother confronted him he beat her ruthlessly. During the trial, the father, in his defence, pleaded that due to a matrimonial dispute, his wife had filed a false complaint against him. However, disregarding this defence, the Supreme Court convicted him for seven years.

In *Mangoo Khan*[10] the mother had left home due to a domestic dispute and had left the children with the father. When the girl resisted the advances of the father, he beat her, and raped her. Then he threatened her that if she mentioned the incident to anyone, he would kill her. After four days, he took her and the other siblings to a dargah where they spent the night. There again he attempted to rape her and when she resisted, he thrashed her. The incident was brought to the notice of the dargah committee who filed a complaint. The accused was convicted with 10 years of imprisonment.

In *State of Himachal Pradesh* v. *Asha Ram*,[11] the Supreme Court set aside the acquittal by the High Court which had held that the testimony of the daughter was unreliable, as the mother had separated from the father and she might have tutored the daughter to file a false case. The brutal rape had caused bleeding injuries and the medical report confirmed rape. The Supreme Court commented that it is unthinkable to suggest that the mother would go to the extent of inventing a story of sexual assault of her own daughter at the risk of spoiling their reputation within their own family circle.

The Supreme Court expressed dismay at the manner in which the High Court had dealt casually with such a grave offence, disregarding the alarming increase of sexual assault on minor girls and commented further that the High Court was insensitive to the growing menace of sexual violence against minors, specially by fathers, and had totally overlooked the evidence, which inspired confidence and merited acceptance. While upholding the conviction awarded by the sessions court, the apex court observed that five years was too lenient in a case of heinous crime of rape by a father upon his daughter, and increased it to life imprisonment.

However, in *Abdul Wahid Shaikh*[12] the Bombay High Court in 1992, reduced the sentence in a similar case which concerned rape of a seven year old by her father. The case concerned a child living in slum in the western suburbs of Mumbai. The case came to light when the injured child came out at night to urinate and the neighbours found that she was in pain and was bleeding. On a complaint filed by the mother of the child, the accused was convicted with life imprisonment by the Sessions Court. In appeal, the High Court, reduced the sentence to 10 years on the ground:

> The appellant is a hutment dweller and his poverty has placed him in the difficult position of having to sleep huddled up in a tiny room. Even though his wife had left him, he used to work the whole day, send the children to school, provide for them and even cook for them. The rape was a momentary lapse, due to his pathetic situation when he was overcome by passion.

It is important to note that in all these cases there was a matrimonial dispute between the parties, and the wives had left their matrimonial residence, in all probability due to domestic violence.

ABUSE OF MALE CHILDREN AND PAEDOPHILIA

Another issue that surfaced was abuse of male children in custodial situations in children's home. Since these offences could not be made culpable under the conventional peno-vaginal category, an archaic law formulated to regulate the moral behaviour by penalizing unconventional sexual acts under the nomenclature of 'unnatural offences—S.377',[13] was invoked.

In addition there were also cases of tourism related child sexual abuse which came to be known by the term, pedophilia, a newer concern emerging in a globalized world, where children from poor families become victim of sex tourism rackets carried on by foreigners in major cities or tourist spots in underdeveloped countries of Asia and Africa.

Since there was no specific section in IPC to deal with pedophilia, the courts addressed it by breaking down the crime into familiar and manageable legal categories such as—kidnapping, illegal detention, possessing, and exhibiting obscene material, unnatural sex, etc. The crime involves vaginal, oral, and anal sex, and generating and circulating pornographic material by using modern electronic gadgets. The cases of pedophilia, which have been brought to book in recent times, have certain commonalities. They transcend the conventional boundaries of sexual assault, sex trade, and obscenity, as defined under the prevailing criminal legal system. What is at stake here is not sexual morality, chastity or honor, but basic human dignity of vulnerable third world children.

One of the first cases that was convicted in this category was that of Freddie Peats, a 71-year old man, an Indian national with German descent, who ran a shelter home for poor and orphan boys in South Goa for about 20 years (D'Mello 2004). The case came to light when a little boy who had frequented his home, complained of pain in his groin and confided in his father that Peats had injected his testicles with some chemicals. A raid at Peats' residence in April 1991 unearthed an international sex racket that had been running for over two decades. Despite the evidence and his confession to the police that he indulged in unnatural sex with children, initially the police declined to file the chargesheet. Later, in another writ petition for expedited trial, the court permitted certain protective measures to shield the child witnesses from the direct and intimidating gaze of the accused while deposing. (This has now become a norm for all cases of sexual offences.) Finally through the relentless efforts of various child rights activists in Goa, Peats was convicted with 20 years of imprisonment.

Similar cases were also detected and were followed up by child rights activists in Mumbai, significant among them were the *Anchorage Shelter Home Case* and the *Swiss Couple Case*. In the *Anchorage Shelter Home Case*, two British nationals, Allan Waters and Duncan Grant were convicted by the Supreme Court, in a landmark judgement, 10 years after the case was first detected and after it had gone through several setbacks.[14]

In the *Swiss Couple Case*, Wilhelm Marti (69) and his wife Lili Marti (66) were convicted by the Sessions Court for seven years and were directed to pay a fine of Rs 5,000 to the children who were found in their custody. In appeal, the Bombay High Court slashed down by half, the sentence imposed by the lower court and held that ends of justice would be met if the couple pays a compensation of Rupees one lakh to each of the six minor girls who had been violated. Though the appeal filed by the state in the Supreme Court was admitted, the convicts secured bail and escaped (Martins 2011).

RAPES OF MENTALLY CHALLENGED CHILDREN IN SHELTER HOMES

Several instances of sexual abuse of physically and mentally challenged children in government aided orphanages have come to light in recent times. During a routine visit to a government aided orphanage, a monitoring committee detected the abuse of 19 inmates of a home for mentally and physically challenged children, in Raigad district of Maharashtra, in March 2011. The sexual and physical abuse was going on over a sustained period by the founder of the orphanage and his friends and staff members, and led to the death of a few girls. In a landmark ruling delivered by a Sessions Judge in Mumbai in March 2013, the founder of the orphanage was awarded death penalty for rape and murder of a child in his custody and for rape of five other inmates over a sustained period. Six other staff members and associates were awarded harsh punishments including life imprisonment (*Outlook* 2013). The trial in this case had to be conducted with the help of interpreters of sign language and psychologists. These are important procedural precedents which need to be adopted to secure conviction in cases of blatant abuse of children from disadvantaged sections.[15]

A NEW DEFINITION OF SEXUAL VIOLENCE

The concerns discussed previously, necessitated a further amendment to the rape laws. Since the 1990s there have been various efforts to enact a comprehensive law to deal with this problem by women's groups as well as child rights groups.

Finally, in 2012, the child rights groups succeeded in getting the government to enact a comprehensive legislation titled *Protection of Children from Sexual Offence Act* (POCSO) 2012, which came into effect on 14 November 2012. This Act broadened the definition of sexual abuse from the narrow confines of peno-vaginal penetrative sex to include insertion of objects into any body orifices, as well as, it brought oral and anal sex within its ambit. This law was gender neutral. It shifted the burden of proof regarding consent to the accused in all cases, and extended the age of the 'child' for the purpose of consensual sex from 16 to 18 years.

The unique feature of this statue is that it brought in the concept of victim support within the statutory realm and provided for several protective measures during investigation and trial and also stipulated that compensation must be paid to victims for injuries. It made prevention, rescue, and rehabilitation its primary concern. However, most of these assurances have remained on paper even after three years of its enactment, as the essential infrastructure for integrating the changes into the criminal legal system are not yet in place.

While this was a welcome move, some aspects of the new act have been criticized even by child rights groups which had campaigned for it. The provision of mandatory reporting (which binds anyone who comes to know of a case of child sexual abuse to report the matter to the police) and raising the age of consent from 16 to 18 years (thus criminalizing all cases of consensual sex, when one of the partners is a minor) have been the major points of contention.

However, the comprehensive bill which was introduced in Parliament to address the concerns of women lay dormant. Finally, it needed the gruesome gang rape and murder of a young para-medic student, Jyoti Pandey, (popularly referred to as Nirbhaya case) in a moving bus in Delhi and the nationwide protests that followed, to awaken the government from its slumber. Thirty years after the amendments of 1983 after the adverse Mathura ruling, we had come a full circle with the brutal rape taking place not in a rural police station, but on the streets of the capital city of a developing nation. It invited a great deal of media attention and Delhi came to be labelled as the 'rape capital of India' to highlight the deteriorating situation of safety of women in public places.

In response to the criticism, both nationally and internationally, finally the government enacted the *Criminal Law Amendment Act*, 2013, which brought substantial changes within the rape laws of the country.

The definition of sexual offence which had already been incorporated into the POCSO Act a few months earlier, was incorporated into this statute to include a wide range of penetrative and non-penetrative sexual offences. The focus of the reforms continued to be stringent punishment, such as life imprisonment for the entire remainder of life and death penalty in certain extra-ordinary situations. However, the protective measures stipulated under the POCSO Act did not find a place in the Criminal Law Amendment Act of 2013, such as special courts, and special procedures for investigation and trial.

One important outcome out of the widespread public protests was that for the first time, due to public pressure, the government intervened to provide the best medical care to the victim. At the very last stage, to contain the protests, the victim on her death bed was flown to Singapore, along with her family members, to provide the best possible treatment for her to save her life. This is the first instance where the state took on the onus for the offence which had occurred in the public domain, and intervened to provide the best medical care to the victim, whereas in several earlier cases the victims were not provided with any state support or adequate medical treatment. One glaring example of this is the case of Aruna Shanbaug, a staff nurse, who was sodomized by a ward boy and strangled with a dog chain and was left to die in a public hospital. She lived for 42 years in a vegetative state (Agnes 2015). But in the aftermath of the Delhi gang rape case, there appears to be a greater awareness about state responsibility in providing support services such as shelter, medical aid, and long term treatment, to victims of sexual violence and acid attacks.

POST REFORMS—THE PREVAILING CONCERNS

An Alarming Increase in Reported Cases

The concerns which were raised during the anti-rape movement due to which the demand for law reform was made were primarily in the context of the humiliation and secondary victimization which a victim is subjected to in a court, the intersectionality of gender and caste which result in violation of dignity of women of the lower class, abuse of power by people in authority, institutional violations of children, and child sexual abuse within the family. What was needed was certainty of the verdict so that it does not swing from one extreme to the other, based on sensitivity of the judicial officer while appreciating the same evidence placed before him or her. Of even greater concern was the need to ensure that a victim is not subjected to secondary level of re-victimization during the process of investigation and trial.

But the response of the state has been to make the law more stringent by introducing harsher punishments such as death penalty and life imprisonment for the remainder of entire life etc. rather than introducing protective measures to help the victim to negotiate the daunting criminal legal system and preventive measures to make homes and neighbourhoods safer for women and children.

From the statistics provided by NCRB it is obvious that the harsher punishments have not translated into reduction of crime as crimes cannot be controlled only through their deterrent value. For instance, the NCRB data reveals that there has been a sharp increase in reported cases post the 2012 amendments from 24,293 in 2012 to 33,707 in 2013, a staggering increase of nearly 8,500 cases, and a further increase of 3,000 cases in 2014. The fate which awaits this large number of women and children who enter the criminal justice system solely as victims of sexual abuse needs to be closely monitored to assess the impact the legal system has upon these vulnerable victims. The socio-economic backgrounds of these victims, the nature of their abuse, the support mechanisms which are available to them, the outcome of their legal case, and the measures adopted by the state to prevent the high incidents of sexual abuse are matters of grave public concern.

The challenge today is to evolve support measures which are sadly lacking. This can be done only when we have a good grasp of the vulnerabilities of the urban poor where a large number of these rapes occur. The stark realities of a few adolescent girls who entered the criminal legal system post the POCSO enactment of 2012 are described further.

Profile of a Few Cases[16]

Chand, a young 16-year old girl, lives in a Muslim dominated slum in the eastern suburbs of Mumbai and was studying in IX standard in a local Urdu medium school. She was raped by her father for over a year. One day, in great distress she confided in her boyfriend that she does not wish to return to her home and succumb to the humiliating sexual abuse of her father and pleaded him to take her away with him. She revealed that though her mother was aware of the situation, she was too scared to confront the father as he was extremely violent and abusive towards her. Since Chand was a minor, the boyfriend's friend whom he consulted over the phone advised him that if he elopes with her, he would be in trouble and that the only prudent thing the boyfriend could do is to take her to a nearby police station and lodge a complaint. Before the FIR was lodged, the police summoned the girl's parents and elders in the community who persuaded her against lodging a complaint. However, Chand was determined, and despite pressure from the elders, she stood firm. Her father was arrested and Chand and her father were both sent for medical examinations.

When the doctor noticed that Chand was in a state of extreme depression and had been crying throughout the medical examination, he referred her to the trauma counseling cell of the hospital. Despite the guidelines under POCSO that a child who has been sexually abused should be produced before the Child Welfare Committee and shifted to a safe shelter, she was discharged after two days. The family and neighbours blamed her for bringing shame upon the family, and for having the head of the family arrested. There were constant threats that if she does not retract her statement, false case of rape would be filed against her boyfriend as she was underage.

The boyfriend who was a neighbour had to leave the locality for his own safety, and Chand was kept under a strict vigil so no one could talk to her. Several bail applications moved on behalf of the father were rejected and he remained in custody until the trial began. On the day of the trial, Chand came fully covered in a burqa revealing only her eyes. She refused to talk to the public prosecutor and with her downcast eyes she responded, '*Abbu ko* jail *se nikalne ko aayee hoon*.' (I have come to release my father from jail.) From the witness box she deposed that she had never complained that her father had raped her, and the police had filed a false case. The medical report was produced as proof of her hymen rupture. She deposed that this was due to consensual sex with her boyfriend. In order to save her father, she was willing to take the blame on herself and be projected as a woman of loose morals. The Public Prosecutor did not bother to summon the doctors who had examined her to depose, as she felt defected and gave up on this case. The father was acquitted and went back to live in the same house. One does not know what fate befell Chand thereafter. Familial loyalty and the guilt of sending her own father to jail, who in most cases is the breadwinner of the family, places a huge burden on young girls who complain about sexual abuse by their fathers. In official records this is a false case.

Selvy was a Tamilian Christian school dropout, and the daughter of a single mother. Left to herself the whole day she got involved with a Muslim boy who lived in the neighbourhood. She soon discovered that she was pregnant. After the initial hesitancy, the families agreed to get them married. Due to pregnancy-related complications, Selvy approached a public hospital. The staff at the registration on discovering that she was 15 and unmarried, called the police and forced the mother to sign an FIR. The boy was arrested. Selvy had only one concern, the release of her boyfriend. However, her efforts were futile. After a month, she delivered a daughter. Thereafter, she appeared on every court date with her infant.

The anxiety during this period was whether the boy's family would allow him to marry her after his acquittal as the family had suffered great humiliation and financial loss. When asked about her age, during deposition, as instructed by the defence lawyer, she said that she was 18 years. The judge did not probe further. The 'rapist' was acquitted. This too would be a 'false' case in court records. Had Selvy belonged to higher strata of society, she would not have approached a public hospital and there would have been no case.

Seema's case is stark and exposes the lacunae within our criminal legal system. She was just 13 when she was raped by four boys at a birthday party of one of them, where her friend had taken her, just across the road from her slum. She was drugged and raped at this party by the four boys. When she regained consciousness, she realized that she was naked and bleeding. She gathered up her clothes, and managed to reach her home late in the night. Seeing her plight, her mother, a domestic help, immediately admitted her into a municipal hospital nearby. She had sustained serious injuries which needed immediate treatment. One week later, during the test identification parade, she identified the four boys. Seema was placed in a shelter home where her friend was also admitted as a child in conflict with the law. Seema was abused and beaten by this older girl, and hence had to be released and sent home.

During the trial, Seema's alcoholic father was engaged in a long conversation with the defense lawyers and it was obvious that he had arrived at a 'settlement' with the accused. It was obvious that Seema would turn hostile. She refused to identify the accused in court. Though the forensic report revealed that the semen stain on the bedsheet at the scene of the crime matched that of the four accused, no semen stains were found in her vagina. So, the accused were acquitted. This judgement was delivered in the same week as the judgement in the high profile Shakti Mills case where three accused were awarded death penalty. While the school dropout from poverty stricken backgrounds face the hangman's noose for the gang rape of two middle class girls, the boys from middle class backgrounds, were let off, to roam around freely in the same locality. The case created no hype in the media as the gangrape of a 13 year old from a poverty stricken background was not deemed to be of equal importance by the media. Many months later, a reporter mentioned this case as an example of how POCSO is misused to frame innocent boys!

Ami is a 10 year old, who was raped by her stepfather in a public toilet. She sells flowers at the traffic signal. Her biological father died in a train accident and thereafter her mother started living with this man. Though Ami had confided in her mother about the sexual assault, the mother could not do anything as the stepfather was a violent man. The mother was also very ill and soon after this incident, she passed away. The multiple levels of marginalization made Ami an easy target for sexual abuse, not just by the step father but also other men. So a neighbour rescued her and brought her to her aunt who lives on a footpath. The sexual abuse came to light only when the stepfather demanded Ami's custody. Ami started crying and a fight ensued where the stepfather slashed himself with a blade. So everyone was taken to the police station and a case of aggravated sexual assault was registered under the POCSO Act.

The case proceeded well and Ami's neighbours and her aunt came to the court and deposed as per the statements they had made to the police. The stepfather was convicted with six years of imprisonment. Despite this Ami continues to live on the footpath along with the aunt's six children. The room in the small makeshift shanty along the railway tracks at Mahim is taken over by one of the neighbours, since no state authority was concerned about this aspect. The only positive aspect is that Ami has received the Rupees two lakhs compensation under the Manodhairya scheme, which is deposited safety in a bank account. But Ami and her cousins do not attend school and do not have much hope for a secure future, despite the aunt's best intention to help Ami. Ami's case is a classic example of the interface of the public and the private while we discuss gender and urban poverty.

Then there is Kiran, a vivacious child of around 15 years, whom *Majlis* representatives met in a well-run shelter home, who was brutally gang raped by a group of seven local goons. After her father's death, her mother had remarried. The stepfather had an evil eye on her, and when she informed her mother, the mother was indifferent. So she left home and started living with her a friend. But when the friend left town, she had no place, so her boyfriend arranged for her to share a room with some other girls in the local area. Kiran, just 15, a school dropout, was working with a caterer washing dishes at wedding receptions. One day when she was returning home late at night, a group of boys made derogative comments at her. She retaliated, and told the boys to mind their own business. When she entered the room which she shared with other women, the doorbell rang and the boys who had passed comments, demanded that the landlady throws her out or else they would break open the door and harm the other girls. So Kiran was turned out. The boys dragged her down the street into a vacant room and raped her brutally. She was on the verge of fainting, so she pleaded with the last one, not to rape her and give her some water to drink. Seeing her state, he had some pity on her, gave her some water, covered her with a sheet and as he went out, locked the door from the outside so no one else would disturb her. Next morning, when he returned Kiran was in a lot of pain, she gathered her torn garments, and managed to reach back to her room.

Seeing her plight, an elderly lady in the vicinity took her to the police station, but the officer refused to record her complaint. The lady was kind enough to introduce her to a community worker, and together they contacted the senior inspector, who recorded the complaint but closed it after two days and no arrests were made. As Kiran's injuries were getting festered, and since she had no support whatsoever, the social worker admitted her into a well-managed shelter home. The superintendent sent Kiran to a public hospital, but the hospital refused, as it was a case of gang rape and no police complaint had been lodged. So, again the social worker and the superintendent contacted the Deputy Commissioner of Police, and finally after about a month of the incident, the case was filed.

Since our organization, Majlis provides support to rape victims during their court deposition, Majlis representatives met Kiran in the shelter home when she received the summons, explained the legal process and prepared her for her cross examination. Fortunately for her, the trial went off well. Though there were six accused the judge insisted that the defense lawyers complete her cross examination in one day and did not permit any derogatory or humiliating questions and did not allow the cross examination to drag on for another day. Three of the six accused were convicted. With the help of the institute, Kiran cleared her X and XII standard and has recently given her XII standard exam and appears to have overcome the trauma of rape.

Kiran is a success story, but there are others like Chand, Selvey, and Seema, who despite the amended POCSO Act, fall through the net and remain outside the protective machinery as envisaged by the POCSO Act or by any other legal document. They are the castaways, overwhelmed by multiple levels of marginalizations, rape becomes only an additional factor, not a sole factor that destroyed their entire life. For those placed at the brink of society, where basic survival is at stake, conviction to the accused is not the primary concern. For those denied the basic right to primary education, 'justice' is a far cry.

In situations of abuse by family members, the young girls are not able to withstand the intimidating pressure to retract. Timely intervention is a critical factor. But in Asmita's case, yet another father raping daughter case, where she had filed the complaint on her own initiative, and the father had been arrested, our organization was able to save the situation for her through our survivor support programme. Though she had come to court all set to retract and depose that she had filed a false case, our presence in court as support persons and the interventions and considerate approach of the public prosecutor saved the day. She deposed as per her original complaint and the father was convicted, despite intimidation and lack of support from her mother. Asmita is from the middle class with aspirations of acquiring an engineering degree. She is just 18, the price she had to pay for standing up against family abuse is that the entire family has withdrawn financial support from her and she is on her own. We have taken it upon ourselves the challenge to help her to fulfill her dream and we are making all efforts towards this. But for most girls, it is critical to evolve a viable victim support programme to help them to rebuild their lives.

In a recent study done by our organization, Majlis, that provides support to victims of sexual violence, this fact gets re-emphasized (Agnes, D'Mello, and Sidhva 2005). A total of 644 rape cases in Mumbai between 2011 and 2014 were examined to ascertain the trends. The report further helps to substantiate the wide prevalence of sexual violence inflicted upon adolescent girls within urban slums in Mumbai.

The most disturbing factor highlighted in the study was that 74 per cent victims were minors, 51 per cent were young, pubescent, and adolescent girls in the age group of 10–18 years. Most of them were from marginalized sections, poverty stricken backgrounds, and were 'out of school' children. Many were pregnant at the time of reporting the crime—31.8 per cent in the age group of 11–15 and 37.2 per cent in the age group of 16–18.

Further disturbing trends were that family abuse (rapes within homes by family members) constituted 18 per cent of total rapes. What was even more shocking was that rapes by fathers or step fathers alone constituted 7 per cent, almost comparable to rapes by stranger which were at 9 per cent. The most common place of abuse was the home of either the victim or the abuser (60 per cent) and rapes in public places constituted only 15 per cent of the total cases. While most of the cases of rape by a stranger were reported after a single incident, cases of family rapes were reported after the abuse had gone on for over long period of time.

Another important finding was that in rapes by locality boys, neighbours, and other known persons which constituted 43 per cent, the vulnerabilities of the girls within their own families were very high. It was a factor which contributed to their sexual abuse outside. Severe physical abuse by family members, lack of basic care and nurture was a narrative of most of these victims. Even cases of 'rape under promise of marriage', where a neighbourhood boy is able to entice a neglected girl child relegated to the domestic drudgery and lure her into a sexual relationship and then discards her, needs to be located within the general vulnerabilities of the girl child.

The incident of rape, the stigma surrounding the incident, the resultant investigation, and trial procedures which are terrifying only served to push them several notches down the socio-economic ladder. In the absence of a viable victim support programme, most cases ended in acquittal which made these girls appear as 'liars' in the eyes of the court and the neighbours, adding to their trauma and depression. What is disturbing is that the ecosystem within which these vulnerable girls are sexually abused, is absent in our rape discourse.

* * *

These narratives are not just human interest stories. They are important markers for the understanding of gender and urban poverty and to ensure their safety through a gender sensitive approach. They help us to understand the complexity of violence which adolescent girls are subjected to, not only by the abuser but by the entire system including the family, the police, and the judiciary. They also highlight the need for support systems of victim protection which are totally lacking and help us to identify the gaps within our criminal legal system. As we embark on a plan to restructure our slums with a view to render them gender sensitive, we need to keep these narratives in context so that support mechanisms can be evolved in response to their needs.

Though there is a sharp increase in reported cases during the last two years, this is only the tip of the iceberg, as most cases are compromised and settled within the family at the cost of safety and protection to the young girls, both among the lower and the higher classes. But when the urban poor who are forced to avail of public services such as public hospitals, due to the provision of mandatory reporting, their cases get reported as it has been seen in Selvey's case. This interface of the public and private is yet another marker of their vulnerability. While sexual abuse of adolescent girls in higher class homes, is hushed up and pushed under the carpet, since they access private health services and the doctors in these hospitals do not abide by the provision of mandatory reporting.

This has rendered sexual violence among the poor more stark and visible, but even while being aware of its wide prevalence, the state has done precious little in terms of making these pockets where the urban poor live, safer for women and children by providing preventive and remedial support services. Local support comes in random spurts and can go either way. Most NGOs working in these areas focus on nutrition, education, health, etc. but are at a loss when confronted with legal issues which concern family and sexual abuse. So the victim is left at the mercy of the police and ill-equipped government shelter homes which subject her to secondary level of re-victimization as it has been seen in the case of Seema where finally she had to retract though she was subjected to brutal gang rape.

The only way in which the media has dealt with cases of sexual abuse is to create a hype when middle class girls are raped by lower class boys and to demand harsher punishments such as death penalty and decreasing the age of juvenile from 18 to 16 so that they can be tried as adults in a criminal court tilted towards the affluent class. The Shakti Mills case where three boys, one of them barely 19, were awarded death penalty, the very first instance after the amendment to the criminal law came into force, is the first of this category where death penalty is given even while the victim is alive.

As unemployment and poverty levels increase, the government has failed to plan programmes for skill training and employment, and for overall development of the youth in these slums. This places the adolescent girls from these communities at a higher risk of sexual abuse at the hands of these boys, which goes largely undetected, as it has been seen in Kiran's case.

At another end, cases of family abuse remain undetected and there are no measures to address this concern and provide support to violated girls against their own families. The girl who braves her family and ventures out to file a complaint has no support whatsoever as it has been seen in Chand's and Asmita's case. They are under tremendous family pressure to retract. How can the state or social work agencies intervene and provide them support? This is a challenging question which needs urgent attention.

The landmark cases highlighted in the anti-rape campaign concerned abuse and violations of girls within public institutions such as the police station, shelter homes, or in their own homes, or in cases of caste atrocities in full view of the community, or in cases of pedophilia, in crowded tourist places and not in isolated streets which lacked adequate street lighting. Yet, when we examine the government and private responses to provide safety measures we find absurd suggestions such as installation of CCTVs in public buses (only because of the gruesome gang rape that took place in Delhi in a public transport) or street lighting, in the context of the Shakti Mills rape case.

Though the official statistics reveal that the stranger rapes constitute only 9 per cent of the total reported rape cases, while acquaintance rapes are 91 per cent, the scarce financial resources are spent in obtaining expensive gadgets, rather than providing basic low cost safety measures for women and children in urban slums.

Providers of mobile software have also stepped in to make hay while the sun shines, by introducing mobile apps, cashing on the fear psychosis created by the media hype around these high profile cases. The underlying premise here is that middle class girls are at risk of being raped by lower class boys in secluded places. This approach disregards the official statistics and also the history of the anti-rape movement, which has brought to light rapes which occur in various situations involving power and dominance.

In this context, what we do need is preventive measures like local and neighbourhood based community help centres, primary healthcare facilities, and emergency shelters, trained protection officers, and support persons at the doorstep and evolve a dynamic and viable programme to provide socio-legal support to survivors as they go through the daunting criminal legal system.

NOTES

1. *Tukaram* v. *State of Maharashtra* AIR 1979 SC 185.
2. When a man is prosecuted for rape or an attempt to ravish, it may be shown that the prosecution was of generally immoral character.
3. See the directions issued in *State of Punjab* v. *Gurmit Singh* AIR 1996 SC 1393; *State of Punjab* v. *Ramdev Singh* AIR 2004 SC 1290 and *Sakshi* v. *Union of India* AIR 2004 SC 3566.
4. The judgement was delivered on 15 November 1995 by the District and Sessions Court, Jaipur.
5. *Central Bureau of Investigation* v. *Sakru Mahagu Binjewar,* MANU/MH/0893/2010.
6. *Satish Mehra* v. *Delhi Administration* (1996) 9 SCC 766.
7. *Sudesh Jhaku* v. *K.V.J. and Ors.*, 1998 Cri.LJ 2428.
8. Section 377 punishes any person who has carnal intercourse against the order of nature with any man, woman, or animal. Carnal intercourse under this section has been interpreted as anal sex, oral sex, and other forms of non-procreative although penetrative sexual acts.
9. *Pooran Ram* v. *State of Rajasthan* 2001 Cri.LJ 91.
10. *Mangoo Khan* v. *State of Rajasthan* 2001 Cri.LJ 300.
11. AIR 2006 SC 38.
12. *Abdul Wahid Shaikh* v. *State of Maharashtra* 1993 Cri.LJ 977.
13. Section 377: This was an old provision of colonial law which was used to control homosexuality. Please see further discussion on this section in the context of the recent Naz Foundation case which challenged its constitutionality.
14. *Childline India Foundation* v. *Allan John Waters and Ors.* 2011 (6) SCC 261.
15. Judgement of 41st Sessions Court in S.C. No. 688/2011 *Nanabhai Laxman Karanjule* v. *State of Maharashtra* dated 21 March 2013. An appeal against this judgement is pending in the Bombay High Court.
16. Names have been changed to protect identity.

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